



**PNB MetLife India Insurance Company Limited**

**IRDAI PUBLIC DISCLOSURES  
FOR THE QUARTER ENDED JUNE 30, 2022**

Sl. No.	Form No.	Description
1	L-1-A-RA	Revenue Account
2	L-2-A-PL	Profit & Loss Account
3	L-3-A-BS	Balance Sheet
4	L-4	Premium Schedule
5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
7	L-7	Benefits Paid Schedule
8	L-8	Share Capital Schedule
9	L-9 & L9A	Shareholding Pattern Schedule
10	L-10	Reserves and Surplus Schedule
11	L-11	Borrowings Schedule
12	L-12	Investments (Shareholders) Schedule
13	L-13	Investments (Policyholders) Schedule
14	L-14	Investments - Assets Held to Cover Linked Liabilities Schedule
	L-14A	Aggregate value of Investments other than Equity Shares and Mutual Fund
15	L-15	Loans Schedule
16	L-16	Fixed Assets Schedule
17	L-17	Cash and Bank Balance Schedule
18	L-18	Advances & Other Assets Schedule
19	L-19	Current Liabilities Schedule
20	L-20	Provisions Schedule
21	L-21	Misc Expenditure Schedule
22	L-22	Analytical Ratios
23	L-24	Valuation of Net Liabilities
24	L-25 (i) & (ii)	Geographical Distribution of Business
25	L-26	Investment Assets (Life Insurers)
26	L-27	Investments - Unit Linked Business
27	L-28	Statement of NAV of Segregated Funds
28	L-29	Details regarding Debt securities
29	L-30	Related Party Transactions
30	L-31	Board of Directors & Key Management Persons
31	L-32	Available Solvency Margin and Solvency Ratio
32	L-33	NPAs
33	L-34	Statement of Investment and Income on Investment
34	L-35	Statement of Down Graded Investments
35	L-36	Premium and number of lives covered by policy type
36	L-37	Business Acquisition through Different Channels - Group
37	L-38	Business Acquisition through Different Channels - Individuals
38	L-39	Data on Settlement of Claims
39	L-40	Quarterly Claims Data
40	L-41	Grievance Disposal
41	L-42	Valuation Basis
42	L-43	Voting Activity disclosure under Stewardship Code
43	L-45	Office Information

## REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 2022

## Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL						
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL				
Premiums earned – net																							
(a) Premium	L-4	19,855	1,510	-	-	21,365	38,659	-	549	-	-	-	39,208	78,983	2,452	483	894	-	-	-	-	82,812	1,43,385
(b) Reinsurance ceded		(229)	-	-	-	(229)	(72)	-	-	-	-	-	(72)	(11,762)	-	-	(42)	-	-	-	-	(11,804)	(12,105)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																							
(a) Interest, Dividends & Rent – Gross		4,255	338	-	-	4,593	24,691	-	563	-	-	-	25,254	18,336	423	32	414	-	-	-	-	19,205	49,052
(b) Profit on sale/redemption of investments		19,135	228	-	-	19,363	1,914	-	-	-	-	-	1,914	893	-	1	-	-	-	-	-	894	22,171
(c) (Loss on sale/ redemption of investments)		(6,238)	(52)	-	-	(6,290)	(894)	-	-	-	-	-	(894)	(41)	-	-	-	-	-	-	-	(41)	(7,225)
(d) Transfer/Gain on revaluation/change in fair value *		(72,951)	(1,596)	-	-	(74,547)	-	-	-	-	-	-	(558)	-	-	-	-	-	-	-	-	(558)	(75,105)
(e) Amortisation of Premium / Discount on investments		1,360	18	-	-	1,378	137	-	2	-	-	-	139	277	49	8	11	-	-	-	-	345	1,862
Other Income																							
(a) Interest on policy loans		-	-	-	-	-	308	-	-	-	-	-	308	111	-	-	-	-	-	-	-	111	419
(b) Miscellaneous income		10	-	-	-	10	16	-	-	-	-	-	16	45	-	-	-	-	-	-	-	45	71
Contribution from Shareholders' A/c																							
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	66	-	-	66	-	-	-	-	-	-	-	2,662	243	-	-	-	-	-	-	2,905	2,971
<b>TOTAL (A)</b>		<b>(34,803)</b>	<b>512</b>	<b>-</b>	<b>-</b>	<b>(34,291)</b>	<b>64,759</b>	<b>-</b>	<b>1,114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>65,873</b>	<b>88,946</b>	<b>3,167</b>	<b>524</b>	<b>1,277</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93,914</b>	<b>1,25,496</b>
Commission	L-5	288	1	-	-	289	3,316	-	13	-	-	-	3,329	4,068	40	-	16	-	-	-	-	4,124	7,742
Operating Expenses related to Insurance Business	L-6	2,126	10	-	-	2,136	12,031	-	28	-	-	-	12,059	17,174	176	4	35	-	-	-	-	17,389	31,584
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		5	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Advances & Recoveries		27	-	-	-	27	149	-	1	-	-	-	150	220	4	-	-	-	-	-	-	224	401
Goods and Services Tax on ULIP Charges		1,097	7	-	-	1,104	2	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	1,106
<b>TOTAL (B)</b>		<b>3,543</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>3,561</b>	<b>15,498</b>	<b>-</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>15,540</b>	<b>21,462</b>	<b>220</b>	<b>4</b>	<b>51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21,737</b>	<b>40,838</b>
Benefits Paid (Net)	L-7	21,542	1,858	-	-	23,400	12,313	-	325	-	-	-	12,638	20,126	403	524	193	-	-	-	-	21,246	57,284
Interim Bonuses Paid		-	-	-	-	-	80	-	7	-	-	-	87	-	-	-	-	-	-	-	-	-	87
Change in valuation of liability in respect of life policies																							
(a) Gross **		(803)	-	-	-	(803)	37,560	-	409	-	-	-	37,969	49,013	2,544	(15)	817	-	-	-	-	52,359	89,525
(b) Amount ceded in Reinsurance		226	-	-	-	226	(10)	-	-	-	-	-	(10)	(1,655)	-	-	42	-	-	-	-	(1,613)	(1,397)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		(73,750)	(1,392)	-	-	(75,142)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(75,142)
(e) Fund for Discontinued Policies		11,237	-	-	-	11,237	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,237
<b>TOTAL (C)</b>		<b>(41,548)</b>	<b>466</b>	<b>-</b>	<b>-</b>	<b>(41,082)</b>	<b>49,943</b>	<b>-</b>	<b>741</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50,684</b>	<b>67,484</b>	<b>2,947</b>	<b>509</b>	<b>1,052</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>71,992</b>	<b>81,594</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>3,202</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>3,230</b>	<b>(682)</b>	<b>-</b>	<b>331</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(351)</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>174</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185</b>	<b>3,064</b>
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>																							
<b>APPROPRIATIONS</b>																							
Transfer to Shareholders' Account		3,202	28	-	-	3,230	-	-	-	-	-	-	-	-	-	11	174	-	-	-	-	185	3,415
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	(682)	-	331	-	-	-	(351)	-	-	-	-	-	-	-	-	-	(351)
<b>TOTAL</b>		<b>3,202</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>3,230</b>	<b>(682)</b>	<b>-</b>	<b>331</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(351)</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>174</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185</b>	<b>3,064</b>
<b>Details of Total Surplus/(Deficit)</b>																							
(a) Interim Bonuses Paid		-	-	-	-	-	80	-	7	-	-	-	87	-	-	-	-	-	-	-	-	-	87
(b) Allocation of Bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		3,202	28	-	-	3,230	(682)	-	331	-	-	-	(351)	-	-	11	174	-	-	-	-	185	3,064
<b>(d) Total Surplus/(Deficit): [(a)+(b)+(c)]</b>		<b>3,202</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>3,230</b>	<b>(602)</b>	<b>-</b>	<b>338</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(264)</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>174</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185</b>	<b>3,151</b>

\* Represents the deemed realised gain as per norms specified by the Authority

\*\* Represents mathematical reserves after allocation of bonus



## PROFIT &amp; LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2022

## Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
Amounts transferred from the Policyholders Account (Technical Account)		3,415	3,415	879	879
Income From Investments				-	-
(a) Interest, Dividends & Rent – Gross		3,114	3,114	2,590	2,590
(b) Profit on sale/redemption of investments		-	-	-	-
(c) Loss on sale/ redemption of investments)		-	-	-	-
(d) Amortisation of Premium / Discount on Investments		110	110	(37)	(37)
Other Income		-	-	-	-
<b>TOTAL (A)</b>		<b>6,639</b>	<b>6,639</b>	<b>3,432</b>	<b>3,432</b>
Expense other than those directly related to the insurance business		645	645	94	94
Contribution to the Policyholder's Account					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		2,972	2,972	17,865	17,865
Interest on subordinated debt		810	810	-	-
Expenses towards CSR activities		3	3	3	3
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
<b>TOTAL (B)</b>		<b>4,430</b>	<b>4,430</b>	<b>17,962</b>	<b>17,962</b>
Profit/ (Loss) before tax		2,209	2,209	(14,530)	(14,530)
Provision for Taxation		257	257	-	-
<b>Profit / (Loss) after tax</b>		<b>1,952</b>	<b>1,952</b>	<b>(14,530)</b>	<b>(14,530)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year		(67,170)	(67,170)	(60,067)	(60,067)
(b) Interim dividends paid during the period		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit/(Loss) carried forward to Balance Sheet</b>		<b>(65,218)</b>	<b>(65,218)</b>	<b>(74,597)</b>	<b>(74,597)</b>

## BALANCE SHEET AS AT JUNE 30, 2022

(Amount in Rs. Lakhs)

Particulars	Schedule	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	2,01,288	2,01,288
RESERVES AND SURPLUS	L-10	430	438
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		777	496
<b>Sub-Total</b>		<b>2,02,495</b>	<b>2,02,222</b>
BORROWINGS	L-11	40,000	-
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		9,069	24,103
POLICY LIABILITIES		24,49,828	20,10,974
FUNDS FOR DISCONTINUED POLICIES			
- Discontinued on account of non- payment of premium		1,03,973	76,859
- Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		6,40,233	6,58,196
<b>Sub-Total</b>		<b>32,03,103</b>	<b>27,70,132</b>
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		83,758	75,566
DEFERRED TAX LIABILITIES (Net)		-	-
<b>TOTAL</b>		<b>35,29,356</b>	<b>30,47,920</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	1,72,544	1,38,582
Policyholders'	L-13	25,17,336	20,96,923
Assets held to cover Linked liabilities	L-14	7,44,205	7,35,055
LOANS	L-15	18,325	9,835
FIXED ASSETS	L-16	12,228	12,431
DEFERRED TAX ASSETS (Net)		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	L-17	6,940	9,532
Advances and Other Assets	L-18	1,16,117	97,493
<b>Sub-Total (A)</b>		<b>1,23,057</b>	<b>1,07,025</b>
CURRENT LIABILITIES	L-19	1,13,939	1,17,998
PROVISIONS	L-20	9,618	8,530
<b>Sub-Total (B)</b>		<b>1,23,557</b>	<b>1,26,528</b>
NET CURRENT ASSETS (C) = (A – B)		(500)	(19,503)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		65,218	74,597
DEBIT BALANCE OF REVENUE ACCOUNT (Policholders' Account)		-	-
<b>TOTAL</b>		<b>35,29,356</b>	<b>30,47,920</b>

## CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars		AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
Partly paid-up investments		19,500	32,500
Claims, other than against policies, not acknowledged as debts by the company		150	106
Underwriting commitments outstanding (in respect of shares and securities)		-	-
Guarantees given by or on behalf of the Company		44	40
Statutory demands/ liabilities in dispute, not provided for		1,506	1,506
Reinsurance obligations to the extent not provided for in accounts		-	-
Others (Claims under policies not acknowledged as debts)		6,451	5,799
<b>TOTAL</b>		<b>27,651</b>	<b>39,952</b>

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
First year premiums	32,713	32,713	23,312	23,312
Renewal Premiums	93,599	93,599	78,821	78,821
Single Premiums	17,073	17,073	8,834	8,834
<b>TOTAL PREMIUM</b>	<b>1,43,385</b>	<b>1,43,385</b>	<b>1,10,967</b>	<b>1,10,967</b>
Premium Income from business written:				
In India	1,43,385	1,43,385	1,10,967	1,10,967
Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE  
COMMISSION EXPENSES

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
Commission paid				
Direct - First year premiums	4,668	4,668	3,494	3,494
- Renewal premiums	2,299	2,299	1,958	1,958
- Single premiums	528	528	309	309
Gross Commission	7,495	7,495	5,761	5,761
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>7,495</b>	<b>7,495</b>	<b>5,761</b>	<b>5,761</b>
Rewards and Remuneration to Agents, brokers and other intermediaries	247	247	116	116
<b>Total</b>	<b>7,742</b>	<b>7,742</b>	<b>5,877</b>	<b>5,877</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Individual agents	996	996	486	486
Corporate Agents -Others	5,641	5,641	4,545	4,545
Brokers	806	806	385	385
Micro Agents	-	-	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	16	16	246	246
IMF	280	280	215	215
Others (Please Specify)	-	-	-	-
POS	3	3	-	-
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
<b>In India</b>	<b>7,742</b>	<b>7,742</b>	<b>5,877</b>	<b>5,877</b>
<b>Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

\*Commission on Business procured through Company website



Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-6-OPERATING EXPENSES SCHEDULE  
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Amount in Rs. Lakhs)

	Particulars	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
1	Employees' remuneration & welfare benefits	18,518	18,518	16,252	16,252
2	Travel, conveyance and vehicle running expenses	389	389	59	59
3	Training expenses	169	169	27	27
4	Rents, rates & taxes	776	776	521	521
5	Repairs	61	61	38	38
6	Printing & stationery	151	151	60	60
7	Communication expenses	250	250	270	270
8	Legal & professional charges	407	407	409	409
9	Medical fees	352	352	166	166
10	Auditors' fees, expenses etc				
	a) as auditor	20	20	19	19
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity				
	(i) Certification Fees	1	1	4	4
11	Advertisement and publicity	4,142	4,142	1,879	1,879
12	Interest & Bank Charges	187	187	162	162
13	Depreciation	1,103	1,103	1,011	1,011
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development, Sales promotion & Sales conference	1,941	1,941	615	615
16	Stamp duty on policies	791	791	1,206	1,206
17	Information technology expenses	1,945	1,945	1,790	1,790
18	Goods and Services Tax (GST)	21	21	26	26
19	Others				
	Office expenses	300	300	241	241
	Recruitment expenses	126	126	39	39
	Others	(66)	(66)	170	170
				-	-
	<b>TOTAL</b>	<b>31,584</b>	<b>31,584</b>	<b>24,964</b>	<b>24,964</b>
	In India	31,584	31,584	24,964	24,964
	Outside India	-	-	-	-

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET]**

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
<b>1. Insurance Claims</b>				
(a) Claims by Death	24,557	24,557	45,871	45,871
(b) Claims by Maturity	5,496	5,496	2,322	2,322
(c) Annuities/Pension payment	1,172	1,172	791	791
(d) Periodical Benefit	9,042	9,042	7,441	7,441
(e) Health	150	150	189	189
(f) Surrenders	25,678	25,678	21,359	21,359
(g) Others	-	-	-	-
<b>Benefits Paid (Gross)</b>				
In India	66,095	66,095	77,973	77,973
Outside India	-	-	-	-
<b>2. (Amount ceded in reinsurance):</b>				
(a) Claims by Death	(8,773)	(8,773)	(20,231)	(20,231)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	(38)	(38)	(58)	(58)
(f) Surrenders	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	-	-	-	-
<b>Benefits Paid (Net)</b>				
In India	57,284	57,284	57,684	57,684
Outside India	-	-	-	-
<b>TOTAL</b>	<b>57,284</b>	<b>57,284</b>	<b>57,684</b>	<b>57,684</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-8-SHARE CAPITAL SCHEDULE**  
**SHARE CAPITAL**

(Amount in Rs. Lakhs)

Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
<b>Authorised Capital</b>	3,00,000	3,00,000
3,000,000,000 (Previous period - 3,000,000,000) equity shares of Rs 10/- each		
Preference Shares of Rs..... each	-	-
<b>Issued Capital</b>	2,01,288	2,01,288
2,012,884,283 (Previous period - 2,012,884,283) equity shares of Rs 10/- each		
Preference Shares of Rs..... each	-	-
<b>Subscribed Capital</b>		
2,012,884,283 (Previous period - 2,012,884,283) equity shares of Rs 10/- each	2,01,288	2,01,288
Preference Shares of Rs..... each	-	-
<b>Called-up Capital</b>		
Equity Shares of Rs.....each		
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
Preference Shares of Rs..... each	-	-
<b>TOTAL</b>	<b>2,01,288</b>	<b>2,01,288</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

Shareholder	AS AT JUNE 30, 2022		AS AT JUNE 30, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	60,38,65,285	30.00%	60,38,65,285	30.00%
Foreign	94,35,02,187	46.87%	64,51,81,407	32.05%
<b>Investors</b>				
Indian *	42,44,05,700	21.08%	72,27,26,480	35.91%
Foreign (through indirect FDI)	4,11,11,111	2.04%	4,11,11,111	2.04%
Others	-	-	-	-
<b>TOTAL</b>	<b>2,01,28,84,283</b>	<b>100.00%</b>	<b>2,01,28,84,283</b>	<b>100.00%</b>

\*Includes 1,700,000 equity shares held by one of the Indian shareholder which was pledged with ICICI Bank limited, who has demanded revocation of such pledge against which the said shareholder has obtained an injunction order from Civil court against the ICICI bank and the Court has ordered for the maintaining of status quo.

DETAILS OF EQUITY HOLDING OF INSURERS



PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF PNB METIFE INSURANCE COMPANY AS AT QUARTER ENDED JUNE 30, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:								
(i)	Punjab National Bank	1	60,38,65,285	30.00	60,387	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:								
(i)	MetLife International Holdings LLC	1	94,35,02,187	46.87	94,350	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks								
-	Jammu & Kashmir Bank	1	6,10,78,078	3.03	6,108	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter		-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund								
-	Oman India Joint Investment Fund II	1	4,11,11,111	2.04	4,111	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii)	NBFCs registered with RBI		-	-	-	-	-	-	-
iv)	Others:								
-	Trusts		-	-	-	-	-	-	-
-	Non Resident Indian		-	-	-	-	-	-	-
-	Clearing Members		-	-	-	-	-	-	-
-	Non Resident Indian Non Repartriable		-	-	-	-	-	-	-
-	Bodies Corporate								
-	M Pallonji and Company Pvt. Ltd.	1	20,08,35,377	9.98	20,084	-	-	-	-
-	M Pallonji Enterprises Pvt. Ltd.	1	14,44,04,821	7.17	14,440	-	-	-	-
-	Manimaya Holdings Pvt. Ltd.	1	17,00,000	0.08	170	17,00,000	100.00	-	-
-	Elpro International Limited	1	1,63,87,424	0.81	1,639	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other (Please specify)		-	-	-	-	-	-	-
	<b>Total</b>	<b>8</b>	<b>2,01,28,84,283</b>	<b>100.00</b>	<b>2,01,288</b>	<b>17,00,000</b>	<b>100.00</b>	<b>-</b>	<b>-</b>

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: Punjab National Bank



(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)			(VIII)	(IX)
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	1	8,05,41,25,685	73.1461	1,61,082.51	-	-	2,33,21,25,856	28.9557
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	27	30,03,47,170	2.7277	6,006.94	-	-	-	-
ii)	Foreign Portfolio Investors	147	10,89,00,199	0.9890	2,178.00	-	-	-	-
iii)	Financial Institutions/Banks	15	35,13,802	0.0319	70.28	-	-	-	-
iv)	Insurance Companies	10	95,67,13,817	8.6887	19,134.28	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	3	2,98,540	0.0027	5.97	1,75,800	58.89	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	- Other-Foreign Fin Inst/Bank	1	115	-	0	-	-	-	-
	- Other-QIB	1	10,32,592	0.0094	20.65	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	5	3,80,284	0.0035	7.61	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	20,03,455	1,24,44,74,793	11.3021	24,889.50	15,83,17,681	12.7216	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	572	15,08,99,640	1.3704	3,017.99	5,33,74,030	35.3705	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	50	4,17,195	0.0038	8.34	35,772	8.5744	-	-
	- Non Resident Indian	6,526	2,52,42,700	0.2292	505	1,32,710	0.5257	-	-
	- Clearing Members	145	33,20,933	0.0302	66.42	-	-	-	-
	- Non Resident Indian Non Repartriable	3,960	85,76,235	0.0779	172	5,67,377	6.6157	-	-
	- Bodies Corporate	3,458	10,08,10,059	0.9155	2,016.20	3,79,25,773	37.6210	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	- Foreign Body Corporate	1	4,715	-	0.09	-	-	-	-
	- Resident Individuals HUF	21,763	5,19,56,584	0.4719	1,039.13	1,59,83,672	30.7635	-	-
	- Employees Trust	1	500	-	0.01	500	100.0000	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>20,40,141</b>	<b>11,01,10,15,558</b>	<b>100.00</b>	<b>2,20,220</b>	<b>26,65,13,315</b>	<b>2.42</b>	<b>2,33,21,25,856</b>	<b>21.18</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE  
RESERVES AND SURPLUS



(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	432	440
	Less: Depreciation charged on revaluation reserve	2	2
	Closing Balance	430	438
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>Total</b>	<b>430</b>	<b>438</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-11-BORROWINGS SCHEDULE  
BORROWINGS**

(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
1	In the form of Debentures/ Bonds	40,000	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>40,000</b>	<b>-</b>

**DISCLOSURE FOR SECURED BORROWINGS**

(Amount in Rs. Lakhs)

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	NA	NA	NA	NA
2				
3				
4				
5				



Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE  
INVESTMENTS-SHAREHOLDERS'



(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	59,245	50,030
2	Other Approved Securities	62,624	42,618
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,664	5,169
	(e) Other Securities (Infrastructure Investment Fund)	3,335	3,109
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and social sector	37,726	37,159
5	Other than Approved Investments	500	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	240
2	Other Approved Securities	1,000	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	500	-
	(e) Other Securities - CP/CBLO/Bank Deposits	1,571	197
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,379	60
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>1,72,544</b>	<b>1,38,582</b>

The market value of the above total investment is Rs. 166,222 Lakhs (As at June 30, 2021 Rs. 143,671 Lakhs)

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE  
INVESTMENTS-POLICYHOLDERS'

(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,93,810	9,32,013
2	Other Approved Securities	3,35,997	2,13,277
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	93,336	98,586
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,19,840	2,53,376
	(e) Other Securities (Infrastructure Investment Fund)	18,023	19,949
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	28,601	28,601
4	Investments in Infrastructure and Social Sector	5,23,703	4,84,678
5	Other than Approved Investments	22,397	17,572
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,730	341
2	Other Approved Securities	-	141
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	12,529	6,500
	(e) Other securities - Other securities - CP/Bank Deposits/CBLO	46,881	27,803
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	14,489	13,086
5	Other than approved investments-Debenture / Bonds	-	1,000
	<b>TOTAL</b>	<b>25,17,336</b>	<b>20,96,923</b>

The Market Value of the above total investment is Rs. 2,478,412 Lakhs (As at June 30, 2021 Rs. 1,865,817 Lakhs).

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE  
ASSETS HELD TO COVER LINKED LIABILITIES



(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	37,374	41,476
2	Other Approved Securities	23,998	35,511
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	3,67,889	3,77,022
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	18,758	19,983
	(e) Other Securities-Bank Deposits	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	83,529	90,982
5	Other than Approved Investments	70,446	97,130
	<b>SHORT TERM INVESTMENTS</b>		-
1	Government securities and Government guaranteed bonds including Treasury Bills	74,944	41,511
2	Other Approved Securities	-	59
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities - CP/CBLO/Bank Deposits	50,977	25,233
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector (including Housing)	1,005	-
5	Other than Approved Investments	-	-
6	Other net current assets	15,285	6,148
	<b>TOTAL</b>	<b>7,44,205</b>	<b>7,35,055</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

**L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments**

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30-Jun-22	As at 30-Jun-21	As at 30-Jun-22	As at 30-Jun-21	As at 30-Jun-22	As at 30-Jun-21	As at 30-Jun-22	As at 30-Jun-21
<b>Long Term Investments:</b>								
Book Value	1,67,317.41	1,37,589.02	23,15,380.25	19,25,147.62	1,36,293.81	1,73,328.14	26,18,991.47	22,36,064.79
Market Value	1,61,746.11	1,43,164.40	22,79,999.30	20,39,104.05	1,34,213.35	1,70,280.36	25,75,958.76	23,52,548.81
<b>Short Term Investments:</b>								
Book Value	4,450.12	496.19	81,628.78	48,872.13	1,42,322.62	74,250.04	2,28,401.52	1,23,618.36
Market Value	4,476.26	506.73	81,846.83	49,404.39	1,42,211.18	72,951.42	2,28,534.28	1,22,862.54

- Note:
- a) Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments under IRDAI Investment (Regulations)
  - b) Unlisted equity has been excluded for the report

FORM L-15-LOANS SCHEDULE  
LOANS

(Amount in Rs. Lakhs)

	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	18,324	9,835
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>18,324</b>	<b>9,835</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	18,325	9,835
	(f) Others	-	-
	<b>TOTAL</b>	<b>18,325</b>	<b>9,835</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	18,325	9,835
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>18,325</b>	<b>9,835</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	626	242
	(b) Long Term	17,699	9,593
	<b>TOTAL</b>	<b>18,325</b>	<b>9,835</b>

**Note**

Short-term loans include those which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short-term loans.

**Provisions against Non-performing Loans**

Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	-	-
Doubtful	4	4
Loss	-	-
<b>Total</b>	<b>4</b>	<b>4</b>

For all loans where total loan outstanding exceeds surrender value, provision has been made for differential amount.

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L 16-FIXED ASSETS SCHEDULE  
FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at April 01, 2022	Additions	Deductions	As at June 30, 2022	As at April 01, 2022	For the Period	On Sales/ Adjustment	As at June 30, 2022	As at June 30, 2022	As at June 30, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
<u>Intangibles</u>										
Computer Software	13,084	259	-	13,343	9,268	647	-	9,915	3,428	3,896
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,789	179	5	2,963	1,968	85	5	2,048	915	541
Buildings (Including Revaluation)	2,889	-	-	2,889	318	12	-	330	2,559	2,608
Furniture & Fittings	757	28	12	773	538	17	12	543	230	208
Information technology equipment	8,595	83	2	8,676	6,064	307	2	6,369	2,307	2,940
Vehicles	58	-	-	58	22	2	-	24	34	42
Office Equipment	1,457	27	17	1,467	1,106	35	17	1,124	343	309
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>29,629</b>	<b>576</b>	<b>36</b>	<b>30,169</b>	<b>19,284</b>	<b>1,105</b>	<b>36</b>	<b>20,353</b>	<b>9,816</b>	<b>10,544</b>
Work in progress (CWIP)*	1,507	1,480	575	2,412	-	-	-	-	2,412	1,887
<b>Grand Total</b>	<b>31,136</b>	<b>2,056</b>	<b>611</b>	<b>32,581</b>	<b>19,284</b>	<b>1,105</b>	<b>36</b>	<b>20,353</b>	<b>12,228</b>	<b>12,431</b>
<b>Previous period</b>	<b>34,677</b>	<b>3,212</b>	<b>2,166</b>	<b>35,722</b>	<b>22,492</b>	<b>1,013</b>	<b>213</b>	<b>23,292</b>	<b>12,431</b>	

\* Additions/deductions in CWIP includes Rs.Nil Lakhs during the quarter ended June 30, 2022 (Rs. 418.17 Lakhs as at June 30, 2021) being amount funded by MetLife International Holdings, LLC towards Information technology equipment.

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-17-CASH AND BANK BALANCE SCHEDULE  
CASH AND BANK BALANCES**

(Amount in Rs. Lakhs)

	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
1	Cash (including cheques*, drafts and stamps)	1,302	1,905
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	591	418
	(bb) Others	44	31
	(b) Current Accounts	5,003	7,178
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>6,940</b>	<b>9,532</b>
	Balances with non-scheduled banks included above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	6,940	9,532
	Outside India	-	-
	<b>TOTAL</b>	<b>6,940</b>	<b>9,532</b>

\* Cheques in hand amount to Rs.613.14 lakhs Previous year Rs. 955.93 lakhs.

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

	Particulars	AS AT JUNE 30, 2022		AS AT JUNE 30, 2021	
	<b>ADVANCES</b>				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		-		-
3	Prepayments		2,380		2,306
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		1,483		1,631
6	<b>Others</b>				
	Advances to Employees		155		108
	Advances to Suppliers		2,045		1,359
	Other Advances		583		627
	<b>TOTAL (A)</b>		<b>6,646</b>		<b>6,031</b>
	<b>OTHER ASSETS</b>				
1	Income accrued on investments		51,285		45,395
2	Outstanding Premiums		11,538		11,685
3	Agents' Balances		667		203
	Less: Provision for doubtful recoveries		667		203
4	Foreign Agencies Balances		-		-
5	Due from other entities carrying on insurance business (including reinsurers)		2,996		8,948
6	Due from subsidiaries/ holding company		-		-
7	Assets held for unclaimed amount of policyholders		22,634		19,538
	Income accrued on unclaimed fund		2,879		2,676
8	<b>Others:</b>				
	Goods and Services Tax unutilized credit		800		1,060
	Deposits		1,968		1,774
	Less: Provision for doubtful recoveries		612		569
	Other Receivables		10,663		833
	Less: Provision for doubtful recoveries		204		213
	Derivative Asset		5,524		335
	<b>TOTAL (B)</b>		<b>1,09,471</b>		<b>91,462</b>
	<b>TOTAL (A+B)</b>		<b>1,16,117</b>		<b>97,493</b>



Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
1	Agents' Balances	5,554	6,274
2	Balances due to other insurance companies	5,616	32
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,126	1,019
5	Unallocated premium	21,954	13,016
6	Sundry creditors	21,716	24,967
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	11,062	36,584
9	Annuities Due	243	159
10	Due to Officers/ Directors	-	-
11	Unclaimed amount of policyholders	22,634	19,538
12	Income accrued on unclaimed fund	2,879	2,676
13	Interest payable on debentures/bonds	1,370	-
14	<b>Others :</b>		
	(a) Taxes deducted at source payable	1,017	1,065
	(b) Goods and Services Tax payable	667	243
	(c) Security Deposit	1,487	2,187
	(d) Derivative Margin payable	6,272	935
	(e) Due to Policyholders	3,496	2,155
	(f) Book overdraft (As per books)	6,847	7,148
	<b>TOTAL</b>	<b>1,13,940</b>	<b>1,17,998</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE  
PROVISIONS



(Amount in Rs. Lakhs)

	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
1	For taxation (less payments and taxes deducted at source)	-	3
2	For Employee Benefits		
	For gratuity	2,360	2,845
	For compensated absences	1,332	972
3	For Others (Litigated Claims & Other Liabilities)	5,926	4,710
	<b>TOTAL</b>	<b>9,618</b>	<b>8,530</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited

**FORM L-21-MISC EXPENDITURE SCHEDULE**  
**MISCELLANEOUS EXPENDITURE**  
**(To the extent not written off or adjusted)**



(Amount in Rs. Lakhs)

	Particulars	AS AT JUNE 30, 2022	AS AT JUNE 30, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## FORM L-22 Analytical Ratios

Sl.No.	Particular	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-33.45%	-33.45%	-53.89%	-53.89%
	b) Pension	754.62%	754.62%	346.51%	346.51%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	64.67%	64.67%	94.00%	94.00%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	30.48%	30.48%	-58.69%	-58.69%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>Non Participating:</b>				
	a) Life	62.63%	62.63%	75.32%	75.32%
	b) Annuity	18.97%	18.97%	21.36%	21.36%
	c) Pension	268.94%	268.94%	14.75%	14.75%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	8.15%	8.15%	10.32%	10.32%
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	6.77%	6.77%	14.50%	14.50%
4	<b>Net Retention Ratio</b>	91.56%	91.56%	92.78%	92.78%
5	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	93.62%	93.62%	101.81%	101.81%
	b) Pension	73.93%	73.93%	99.43%	99.43%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	84.45%	84.45%	106.05%	106.05%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	74.81%	74.81%	133.62%	133.62%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>Non Participating:</b>				
	a) Life	95.52%	95.52%	112.94%	112.94%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	0.00%	0.00%	0.00%	0.00%
	d) Health	91.66%	91.66%	97.16%	97.16%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	27.43%	27.43%	27.79%	27.79%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	5.40%	5.40%	5.30%	5.30%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	3.90%	3.90%	1.91%	1.91%
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	0.00%	0.00%	0.00%	0.00%
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	2394.33%	2394.33%	2229.73%	2229.73%
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	9.660	9.660	(7.552)	(7.552)
12	<b>Growth in Networth</b>	7.60%	7.60%	-5.60%	-5.60%
13	<b>Ratio of Surplus to Policyholders' Fund</b>	0.09%	0.09%	0.43%	0.43%
14	<b>Profit after tax / Total Income</b>	1.55%	1.55%	-7.57%	-7.57%
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	1.43%	1.43%	1.36%	1.36%
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	2516%	2516%	2337%	2337%
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	1.82%	1.82%	1.96%	1.96%
18	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>				
	<b>A. Without realised gains</b>				
	Shareholders' fund	-10.56%	-10.56%	3.30%	3.30%
	Policyholders' fund				
	Non linked				
	Participating	-12.37%	-12.37%	3.39%	3.39%
	Non Participating	-9.94%	-9.94%	3.10%	3.10%
	Linked				
	Non Participating	-25.98%	-25.98%	28.29%	28.29%
	<b>B. With realised gains</b>				
	Shareholders' fund	7.78%	7.78%	7.70%	7.70%
	Policyholders' fund				
	Non linked				
	Participating	7.81%	7.81%	8.31%	8.31%
	Non Participating	7.70%	7.70%	7.55%	7.55%
	Linked				
	Non Participating	10.39%	10.39%	11.82%	11.82%

## FORM L-22 Analytical Ratios

Sl.No.	Particular	FOR THE QUARTER ENDED JUNE 30, 2022	UPTO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UPTO THE QUARTER ENDED JUNE 30, 2021
19	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	76.07%	81.35%	73.47%	77.22%
	For 25th month	59.50%	64.38%	61.47%	62.34%
	For 37th month	55.32%	55.44%	49.90%	55.52%
	For 49th Month	47.86%	52.27%	50.90%	52.12%
	for 61st month	44.79%	45.36%	40.83%	38.00%
	<b>Persistency Ratio - Premium basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	100.00%	99.97%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	98.23%	97.96%	97.18%	96.84%
	<b>Persistency Ratio - Number of Policy basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	71.68%	78.08%	71.12%	76.20%
	For 25th month	62.23%	66.72%	62.32%	64.23%
	For 37th month	56.82%	57.79%	52.57%	56.05%
	For 49th Month	50.37%	52.55%	48.97%	50.64%
	for 61st month	43.00%	44.49%	41.55%	40.04%
	<b>Persistency Ratio - Number of Policy basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	100.00%	99.94%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	98.27%	97.96%	97.45%	97.69%
20	<b>NPA Ratio</b>				
	<b>Policyholders' Funds</b>				
	Gross NPA Ratio	0.00%	0.00%	0.41%	0.41%
	Net NPA Ratio	0.00%	0.00%	0.07%	0.07%
	<b>Shareholders' Funds</b>				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	<b>Solvency Ratio</b>	209%	209%	180%	180%
22	<b>Debt Equity Ratio</b>	29%	29%	NA	NA
23	<b>Debt Service Coverage Ratio</b>	373%	373%	NA	NA
24	<b>Interest Service Coverage Ratio</b>	373%	373%	NA	NA
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	53.813	53.813	49,284	49,284
<b>Equity Holding Pattern for Life Insurers and information on earnings:</b>					
1	No. of shares	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283
2	Percentage of shareholding				
	Indian	51.08%	51.08%	65.91%	65.91%
	Foreign	48.92%	48.92%	34.09%	34.09%
3	Percentage of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.10	(0.72)	(0.72)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.10	(0.72)	(0.72)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.10	(0.72)	(0.72)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.10	(0.72)	(0.72)
8	Book value per share (Rs)	6.80	6.80	6.32	6.32

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th June for the year 2022	Mathematical Reserves as at 30th June for the year 2021
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	13,33,487	11,45,097
	General Annuity	-	-
	Pension	23,845	21,739
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
<b>Total Par</b>		<b>13,57,332</b>	<b>11,66,836</b>
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	10,30,483	7,99,821
	General Annuity	28,459	14,705
	Pension	2,248	2,684
	Health	23,712	20,669
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	7,26,194	7,15,736
	General Annuity	-	-
	Pension	25,605	25,579
	Health	-	-
<b>Total Non Par</b>		<b>18,36,701</b>	<b>15,79,193</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	23,63,970	19,44,918
	General Annuity	28,459	14,705
	Pension	26,094	24,423
	Health	23,712	20,669
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	7,26,194	7,15,736
	General Annuity	-	-
	Pension	25,605	25,579
	Health	-	-
<b>Total</b>		<b>31,94,034</b>	<b>27,46,029</b>

## FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL

Name of the Insurer: PNB MetLife India Insurance Company Limited  
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

Date: June 30th, 2022

For the Quarter June 2022



Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>												
1	Andhra Pradesh	116	52	1,156	367	229	6,503	483	281	7,659	1,081	1,361
2	Arunachal Pradesh	5	18	197	12	27	210	17	45	407	23	68
3	Assam	572	324	3,468	538	255	3,499	1,110	579	6,967	1,020	1,599
4	Bihar	1,765	584	8,384	621	244	3,994	2,386	828	12,378	2,669	3,496
5	Chhattisgarh	122	60	867	147	135	1,631	269	195	2,498	545	739
6	Goa	4	3	31	-	-	-	4	3	31	13	16
7	Gujarat	103	27	947	654	356	7,196	757	382	8,143	982	1,364
8	Haryana	2,400	659	78,825	5,765	1,496	3,21,016	8,165	2,155	3,99,840	3,907	6,061
9	Himachal Pradesh	101	57	762	2,188	1,498	15,954	2,289	1,556	16,716	4,955	6,510
10	Jharkhand	366	218	2,577	373	214	4,895	739	432	7,472	1,552	1,984
11	Karnataka	931	521	10,247	1,367	991	28,211	2,298	1,512	38,458	7,314	8,826
12	Kerala	477	525	5,003	911	920	10,470	1,388	1,446	15,473	2,990	4,436
13	Madhya Pradesh	408	168	2,880	639	486	6,671	1,047	653	9,551	1,752	2,405
14	Maharashtra	434	161	5,166	1,722	1,379	24,962	2,156	1,541	30,128	4,323	5,864
15	Manipur	98	28	282	99	31	306	197	59	588	15	73
16	Meghalaya	15	17	174	8	3	27	23	20	201	31	52
17	Mizoram	-	-	-	13	5	48	13	5	48	0	5
18	Nagaland	4	2	23	12	7	66	16	9	89	1	10
19	Odisha	1,173	455	5,510	562	282	3,554	1,735	737	9,064	1,248	1,985
20	Punjab	1,452	889	9,252	2,416	1,927	19,810	3,868	2,816	29,062	7,550	10,367
21	Rajasthan	793	376	6,265	515	255	6,737	1,308	631	13,003	1,957	2,589
22	Sikkim	5	2	16	7	2	22	12	4	38	4	8
23	Tamil Nadu	188	107	1,406	609	546	7,962	797	653	9,368	1,698	2,351
24	Telangana	21	19	255	358	461	7,056	379	480	7,311	1,050	1,530
25	Tripura	66	29	364	126	90	597	192	120	961	21	140
26	Uttarakhand	37	12	257	1,052	769	9,268	1,089	781	9,525	1,528	2,310
27	Uttar Pradesh	2,586	1,372	21,082	4,326	3,008	36,261	6,912	4,381	57,344	12,862	17,243
28	West Bengal	3,027	2,021	16,544	1,444	1,070	10,657	4,471	3,091	27,200	2,653	5,744
	<b>TOTAL</b>	<b>17,269</b>	<b>8,707</b>	<b>1,81,941</b>	<b>26,851</b>	<b>16,686</b>	<b>5,37,581</b>	<b>44,120</b>	<b>25,394</b>	<b>7,19,522</b>	<b>63,743</b>	<b>89,137</b>
<b>UNION TERRITORIES</b>												
1	Andaman and Nicobar Islands	-	-	-	1	0	2	1	0	2	2	3
2	Chandigarh	84	50	499	270	184	1,862	354	234	2,361	481	715
3	Dadra and Nagar Haveli and Daman & Diu	1	2	20	-	-	-	1	2	20	4	6
4	Govt. of NCT of Delhi	696	258	4,084	5,351	4,273	52,533	6,047	4,531	56,617	9,298	13,829
5	Jammu & Kashmir	1,986	843	11,191	3,669	1,628	21,946	5,655	2,471	33,138	4,898	7,369
6	Ladakh	39	20	193	45	24	477	84	43	670	96	139
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	2	1	10	7	3	218	9	4	228	22	25
	<b>TOTAL</b>	<b>2,808</b>	<b>1,174</b>	<b>15,997</b>	<b>9,343</b>	<b>6,112</b>	<b>77,038</b>	<b>12,151</b>	<b>7,286</b>	<b>93,036</b>	<b>14,801</b>	<b>22,087</b>
	<b>GRAND TOTAL</b>	<b>20,077</b>	<b>9,881</b>	<b>1,97,939</b>	<b>36,194</b>	<b>22,798</b>	<b>6,14,620</b>	<b>56,271</b>	<b>32,679</b>	<b>8,12,558</b>	<b>78,544</b>	<b>1,11,224</b>
	<b>IN INDIA</b>							<b>56,271</b>	<b>32,679</b>	<b>8,12,558</b>	<b>78,544</b>	<b>1,11,224</b>
	<b>OUTSIDE INDIA</b>							-	-	-	-	-

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>												
1	Andhra Pradesh	116	52	1,156	367	229	6,503	483	281	7,659	1,081	1,361
2	Arunachal Pradesh	5	18	197	12	27	210	17	45	407	23	68
3	Assam	572	324	3,468	538	255	3,499	1,110	579	6,967	1,020	1,599
4	Bihar	1,765	584	8,384	621	244	3,994	2,386	828	12,378	2,669	3,496
5	Chhattisgarh	122	60	867	147	135	1,631	269	195	2,498	545	739
6	Goa	4	3	31	-	-	-	4	3	31	13	16
7	Gujarat	103	27	947	654	356	7,196	757	382	8,143	982	1,364
8	Haryana	2,400	659	78,825	5,765	1,496	3,21,016	8,165	2,155	3,99,840	3,907	6,061
9	Himachal Pradesh	101	57	762	2,188	1,498	15,954	2,289	1,556	16,716	4,955	6,510
10	Jharkhand	366	218	2,577	373	214	4,895	739	432	7,472	1,552	1,984
11	Karnataka	931	521	10,247	1,367	991	28,211	2,298	1,512	38,458	7,314	8,826
12	Kerala	477	525	5,003	911	920	10,470	1,388	1,446	15,473	2,990	4,436
13	Madhya Pradesh	408	168	2,880	639	486	6,671	1,047	653	9,551	1,752	2,405
14	Maharashtra	434	161	5,166	1,722	1,379	24,962	2,156	1,541	30,128	4,323	5,864
15	Manipur	98	28	282	99	31	306	197	59	588	15	73
16	Meghalaya	15	17	174	8	3	27	23	20	201	31	52
17	Mizoram	-	-	-	13	5	48	13	5	48	0	5
18	Nagaland	4	2	23	12	7	66	16	9	89	1	10
19	Odisha	1,173	455	5,510	562	282	3,554	1,735	737	9,064	1,248	1,985
20	Punjab	1,452	889	9,252	2,416	1,927	19,810	3,868	2,816	29,062	7,550	10,367
21	Rajasthan	793	376	6,265	515	255	6,737	1,308	631	13,003	1,957	2,589
22	Sikkim	5	2	16	7	2	22	12	4	38	4	8
23	Tamil Nadu	188	107	1,406	609	546	7,962	797	653	9,368	1,698	2,351
24	Telangana	21	19	255	358	461	7,056	379	480	7,311	1,050	1,530
25	Tripura	66	29	364	126	90	597	192	120	961	21	140
26	Uttarakhand	37	12	257	1,052	769	9,268	1,089	781	9,525	1,528	2,310
27	Uttar Pradesh	2,586	1,372	21,082	4,326	3,008	36,261	6,912	4,381	57,344	12,862	17,243
28	West Bengal	3,027	2,021	16,544	1,444	1,070	10,657	4,471	3,091	27,200	2,653	5,744
<b>TOTAL</b>		<b>17,269</b>	<b>8,707</b>	<b>1,81,941</b>	<b>26,851</b>	<b>16,686</b>	<b>5,37,581</b>	<b>44,120</b>	<b>25,394</b>	<b>7,19,522</b>	<b>63,743</b>	<b>89,137</b>
<b>UNION TERRITORIES</b>												
1	Andaman and Nicobar Islands	-	-	-	1	0	2	1	0	2	2	3
2	Chandigarh	84	50	499	270	184	1,862	354	234	2,361	481	715
3	Dadra and Nagar Haveli and Daman & Diu	1	2	20	-	-	-	1	2	20	4	6
4	Govt. of NCT of Delhi	696	258	4,084	5,351	4,273	52,533	6,047	4,531	56,617	9,298	13,829
5	Jammu & Kashmir	1,986	843	11,191	3,669	1,672	21,946	5,655	2,515	33,138	4,994	7,509
6	Ladakh	39	20	193	45	(20)	477	84	-	670	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	2	1	10	7	3	218	9	4	228	22	25
<b>TOTAL</b>		<b>2,808</b>	<b>1,174</b>	<b>15,997</b>	<b>9,343</b>	<b>6,112</b>	<b>77,038</b>	<b>12,151</b>	<b>7,286</b>	<b>93,036</b>	<b>14,801</b>	<b>22,087</b>
<b>GRAND TOTAL</b>		<b>20,077</b>	<b>9,881</b>	<b>1,97,939</b>	<b>36,194</b>	<b>22,798</b>	<b>6,14,620</b>	<b>56,271</b>	<b>32,679</b>	<b>8,12,558</b>	<b>78,544</b>	<b>1,11,224</b>
<b>IN INDIA</b>								<b>56,271</b>	<b>32,679</b>	<b>8,12,558</b>	<b>78,544</b>	<b>1,11,224</b>
<b>OUTSIDE INDIA</b>								<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	69	27	1,140	-	843	45	9,751	-	912	72	10,891	1	73
2	Arunachal Pradesh	-	2	1	27	-	5	4	126	-	7	5	153	-	5
3	Assam	-	214	53	2,221	-	233	61	3,213	-	447	113	5,434	(0)	113
4	Bihar	-	365	139	6,095	-	293	104	5,384	-	658	243	11,479	2	245
5	Chhattisgarh	-	39	27	658	-	266	74	3,694	-	305	101	4,352	2	103
6	Goa	-	1	1	4	-	66	2	1,253	-	67	3	1,257	-	3
7	Gujarat	-	182	46	1,758	-	3,509	149	22,501	-	3,691	196	24,258	3	198
8	Haryana	-	446	100	5,516	1	24,841	2,924	1,89,046	1	25,287	3,024	1,94,562	1,961	4,985
9	Himachal Pradesh	-	47	8	531	-	1,325	264	14,899	-	1,372	272	15,430	3	274
10	Jharkhand	-	63	13	600	-	92	37	1,941	-	155	51	2,542	0	51
11	Karnataka	-	1,179	120	13,445	6	2,92,226	2,141	11,27,136	6	2,93,405	2,261	11,40,581	7,263	9,524
12	Kerala	-	70	18	993	-	1,24,201	680	1,52,292	-	1,24,271	698	1,53,285	2	700
13	Madhya Pradesh	-	265	102	4,101	-	1,068	276	13,364	-	1,333	378	17,465	2	380
14	Maharashtra	-	690	92	6,808	8	95,966	3,160	14,61,582	8	96,656	3,252	14,68,389	5,775	9,027
15	Manipur	-	176	27	1,767	-	214	30	2,164	-	390	57	3,931	-	57
16	Meghalaya	-	10	2	180	-	33	13	809	-	43	16	989	-	16
17	Mizoram	-	1	0	20	-	23	2	142	-	24	2	162	-	2
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	175	59	2,547	-	184	81	3,291	-	359	139	5,839	-	139
20	Punjab	-	366	66	4,160	-	960	258	14,900	-	1,326	324	19,060	3	327
21	Rajasthan	-	843	265	12,912	-	1,752	263	17,587	-	2,595	528	30,499	1	529
22	Sikkim	-	10	10	295	-	4	3	124	-	14	13	419	-	13
23	Tamil Nadu	-	402	80	4,886	-	3,359	223	35,974	-	3,761	303	40,860	2	305
24	Telangana	-	71	-	876	2	18,624	124	3,14,993	2	18,695	124	3,15,869	1	126
25	Tripura	-	48	15	631	-	120	32	1,268	-	168	47	1,899	0	47
26	Uttarakhand	-	31	(1)	566	-	1,575	408	18,264	-	1,606	406	18,830	0	406
27	Uttar Pradesh	-	1,406	257	16,008	2	86,512	1,068	1,99,679	2	87,918	1,324	2,15,687	6	1,331
28	West Bengal	-	1,980	340	17,238	-	2,872	171	53,348	-	4,852	511	70,586	2	513
	<b>TOTAL</b>	-	<b>9,151</b>	<b>1,867</b>	<b>1,05,983</b>	<b>19</b>	<b>6,61,166</b>	<b>12,595</b>	<b>36,68,726</b>	<b>19</b>	<b>6,70,317</b>	<b>14,462</b>	<b>37,74,708</b>	<b>15,032</b>	<b>29,494</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	6	3	121	-	6	3	121	-	3
2	Chandigarh	-	8	-	234	-	78	54	1,964	-	86	54	2,198	1	56
3	Dadra and Nagar Haveli and Daman & Diu	-	-	1	-	-	1	(1)	6	-	1	0	6	-	0
4	Govt. of NCT of Delhi	-	220	-	2,834	2	37,317	823	67,359	2	37,537	823	70,192	2	825
5	Jammu & Kashmir	-	5,145	539	30,448	-	12,386	1,146	65,399	-	17,531	1,685	95,847	19	1,703
6	Ladakh	-	28	5	275	-	327	69	3,895	-	355	73	4,170	0	74
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	13	0	115	-	33	6	183	-	46	7	298	-	7
	<b>TOTAL</b>	-	<b>5,414</b>	<b>544</b>	<b>33,905</b>	<b>2</b>	<b>50,148</b>	<b>2,101</b>	<b>1,38,927</b>	<b>2</b>	<b>55,562</b>	<b>2,645</b>	<b>1,72,832</b>	<b>22</b>	<b>2,667</b>
	<b>GRAND TOTAL</b>	-	<b>14,565</b>	<b>2,411</b>	<b>1,39,888</b>	<b>21</b>	<b>7,11,314</b>	<b>14,696</b>	<b>38,07,653</b>	<b>21</b>	<b>7,25,879</b>	<b>17,107</b>	<b>39,47,540</b>	<b>15,054</b>	<b>32,161</b>
<b>IN INDIA</b>															
	<b>OUTSIDE INDIA</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	69	27	1,140	-	843	45	9,751	-	912	72	10,891	1	73
2	Arunachal Pradesh	-	2	1	27	-	5	4	126	-	7	5	153	-	5
3	Assam	-	214	53	2,221	-	233	61	3,213	-	447	113	5,434	(0)	113
4	Bihar	-	365	139	6,095	-	293	104	5,384	-	658	243	11,479	2	245
5	Chhattisgarh	-	39	27	658	-	266	74	3,694	-	305	101	4,352	2	103
6	Goa	-	1	1	4	-	66	2	1,253	-	67	3	1,257	-	3
7	Gujarat	-	182	46	1,758	-	3,509	149	22,501	-	3,691	196	24,258	3	198
8	Haryana	-	446	100	5,516	1	24,841	2,924	1,89,046	1	25,287	3,024	1,94,562	1,961	4,985
9	Himachal Pradesh	-	47	8	531	-	1,325	264	14,899	-	1,372	272	15,430	3	274
10	Jharkhand	-	63	13	600	-	92	37	1,941	-	155	51	2,542	0	51
11	Karnataka	-	1,179	120	13,445	6	2,92,226	2,141	11,27,136	6	2,93,405	2,261	11,40,581	7,263	9,524
12	Kerala	-	70	18	993	-	1,24,201	680	1,52,292	-	1,24,271	698	1,53,285	2	700
13	Madhya Pradesh	-	265	102	4,101	-	1,068	276	13,364	-	1,333	378	17,465	2	380
14	Maharashtra	-	690	92	6,808	8	95,966	3,160	14,61,582	8	96,656	3,252	14,68,389	5,775	9,027
15	Manipur	-	176	27	1,767	-	214	30	2,164	-	390	57	3,931	-	57
16	Meghalaya	-	10	2	180	-	33	13	809	-	43	16	989	-	16
17	Mizoram	-	1	0	20	-	23	2	142	-	24	2	162	-	2
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	175	59	2,547	-	184	81	3,291	-	359	139	5,839	-	139
20	Punjab	-	366	66	4,160	-	960	258	14,900	-	1,326	324	19,060	3	327
21	Rajasthan	-	843	265	12,912	-	1,752	263	17,587	-	2,595	528	30,499	1	529
22	Sikkim	-	10	10	295	-	4	3	124	-	14	13	419	-	13
23	Tamil Nadu	-	402	80	4,886	-	3,359	223	35,974	-	3,761	303	40,860	2	305
24	Telangana	-	71	-	876	2	18,624	124	3,14,993	2	18,695	124	3,15,869	1	126
25	Tripura	-	48	15	631	-	120	32	1,268	-	168	47	1,899	0	47
26	Uttarakhand	-	31	(1)	566	-	1,575	408	18,264	-	1,606	406	18,830	0	406
27	Uttar Pradesh	-	1,406	257	16,008	2	86,512	1,068	1,99,679	2	87,918	1,324	2,15,687	6	1,331
28	West Bengal	-	1,980	340	17,238	-	2,872	171	53,348	-	4,852	511	70,586	2	513
	<b>TOTAL</b>	-	<b>9,151</b>	<b>1,867</b>	<b>1,05,983</b>	<b>19</b>	<b>6,61,166</b>	<b>12,595</b>	<b>36,68,726</b>	<b>19</b>	<b>6,70,317</b>	<b>14,462</b>	<b>37,74,708</b>	<b>15,032</b>	<b>29,494</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	6	3	121	-	6	3	121	-	3
2	Chandigarh	-	8	-	234	-	78	54	1,964	-	86	54	2,198	1	56
3	Dadra and Nagar Haveli and Daman & Diu	-	-	1	-	-	1	(1)	6	-	1	0	6	-	0
4	Govt. of NCT of Delhi	-	220	-	2,834	2	37,317	823	67,359	2	37,537	823	70,192	2	825
5	Jammu & Kashmir	-	5,145	539	30,448	-	12,386	1,146	65,399	-	17,531	1,685	95,847	19	1,703
6	Ladakh	-	28	5	275	-	327	69	3,895	-	355	73	4,170	0	74
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	13	0	115	-	33	6	183	-	46	7	298	-	7
	<b>TOTAL</b>	-	<b>5,414</b>	<b>544</b>	<b>33,905</b>	<b>2</b>	<b>50,148</b>	<b>2,101</b>	<b>1,38,927</b>	<b>2</b>	<b>55,562</b>	<b>2,645</b>	<b>1,72,832</b>	<b>22</b>	<b>2,667</b>
	<b>GRAND TOTAL</b>	-	<b>14,565</b>	<b>2,411</b>	<b>1,39,888</b>	<b>21</b>	<b>7,11,314</b>	<b>14,696</b>	<b>38,07,653</b>	<b>21</b>	<b>7,25,879</b>	<b>17,107</b>	<b>39,47,540</b>	<b>15,054</b>	<b>32,161</b>
	<b>IN INDIA</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>OUTSIDE INDIA</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration Number: 117  
 Statement as on: June 30, 2022  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission: Quarterly

PART - A



Rs.lakhs

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	1,72,544
	Investments (Policyholders)	8A	25,17,336
	Investments (Linked Liabilities)	8B	7,44,205
2	Loans	9	18,325
3	Fixed Assets	10	12,228
4	Current Assets		0
	a. Cash & Bank Balance	11	6,940
	b. Advances & Other Assets	12	1,16,117
5	Current Liabilities		0
	a. Current Liabilities	13	1,13,940
	b. Provisions	14	9,618
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		-65,218
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>35,29,356</b>
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	18,325
2	Fixed Assets (if any)	10	12,228
3	Cash & Bank Balance (if any)	11	6,940
4	Advances & Other Assets (if any)	12	1,16,117
6	Current Liabilities	13	1,13,940
6	Provisions	14	9,618
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		-65,218
	<b>TOTAL (B)</b>		<b>95,270</b>
	<b>Investment Assets (A-B)</b>		<b>34,34,086</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

- A. Life Fund
- B. Pension & General Annuity and Group Business
- C. Unit Linked Funds

	<b>34,34,086</b>
A. Life Fund	25,19,814
B. Pension & General Annuity and Group Business	1,70,066
C. Unit Linked Funds	7,44,205
	<b>34,34,086</b>

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration Number: 117  
 Statement as on: June 30, 2022  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission: Quarterly



PART - A

Rs.lakhs

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM <sup>+</sup>	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 25%	-	59,245	2,828	6,91,558	3,95,546	11,49,177	45.8	-	11,49,177	11,25,816
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	1,22,869	3,547	8,59,768	5,37,682	15,23,867	60.8	-	15,23,867	14,83,772
3	<b>Investment subject to Exposure Norms</b>		-	-	-	-	-	-	-	-	-	-
	a. Infrastructure/ Social/ Housing Sector	Not Less than 15%	-	-	-	-	-	-	-	-	-	-
	1. Approved Investments		-	41,663	100	2,85,271	2,53,468	5,80,502	23.1	4,625	5,85,127	5,84,949
	2. Other Investments		-	-	-	-	-	-	-	-	-	-
	b. i) Approved Investments	Not exceeding 35%	-	6,735	4,979	2,22,847	1,46,771	3,81,332	15.2	6,590	3,87,923	3,89,365
	ii) Other Investments		-	500	-	21,768	324	22,593	0.9	305	22,898	22,688
	<b>TOTAL LIFE FUND</b>	<b>100%</b>	-	<b>1,71,768</b>	<b>8,626</b>	<b>13,89,655</b>	<b>9,38,245</b>	<b>25,08,294</b>	<b>100.0</b>	<b>11,521</b>	<b>25,19,814</b>	<b>24,80,775</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR (a)	NON PAR (b)	(c) = (a+b)	(d)	(e)	(f) = (c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	22,683	88,926	1,11,609	65.7	-	1,11,609	1,07,209
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	26,370	1,10,169	1,36,540	80.4	-	1,36,540	1,30,596
3	Balance in Approved investment	Not Exceeding 60%	8,513	24,736	33,249	19.6	278	33,526	33,264
	<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>34,883</b>	<b>1,34,905</b>	<b>1,69,788</b>	<b>100.0</b>	<b>278</b>	<b>1,70,066</b>	<b>1,63,860</b>

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund (a+b)	Actual % (d)
			PAR (a)	NON PAR (b)	(c) =	(d)
1	Approved Investments	Not Less than 75%	-	6,73,759	6,73,759	90.5
2	Other Investments	Not More than 25%	-	70,446	70,446	9.5
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	-	<b>7,44,205</b>	<b>7,44,205</b>	<b>100.0</b>

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

## Unit Linked Insurance Business

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Link to Item 'C' of FORM 3A (Part A)

Periodicity of Submission: Quarterly

Statement as on: June 30, 2022



PARTICULARS	ULIF00525/01/05ACCELE RATO117	ULIF02301/01/18BALA NCEOPP117	ULIF01015/12/09BALAN CER2F117	ULIF00425/01/05BALAN CERFN117	ULIF02401/01/18BOND OPPORT117	ULIF02201/01/18CREST THEMF117	ULIF01721/12/10DISCONTI NU117	ULIF01315/12/09FLEXICAP FN117
Opening Balance (Market Value)	17,288.78	568.88	61,425.94	24,173.13	417.54	2,257.63	92,736.20	1,16,880.11
Add: Inflow during the Quarter	32.83	29.67	515.88	0.33	34.89	159.00	11,718.78	1,472.02
Increase / (Decrease) Value of Inv [Net]	(1,420.90)	(38.84)	(4,175.74)	(1,434.47)	(8.58)	(229.21)	480.44	(12,042.33)
Less: Outflow during the Quarter	526.59	28.16	1,921.32	878.11	18.26	79.99	962.69	3,993.78
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>15,374.11</b>	<b>531.56</b>	<b>55,844.75</b>	<b>21,860.88</b>	<b>425.59</b>	<b>2,107.43</b>	<b>1,03,972.73</b>	<b>1,02,316.01</b>

INVESTMENT OF UNIT FUND	ULIF00525/01/05ACCELE RATO117		ULIF02301/01/18BALA NCEOPP117		ULIF01015/12/09BALAN CER2F117		ULIF00425/01/05BALAN CERFN117		ULIF02401/01/18BOND OPPORT117		ULIF02201/01/18CREST THEMF117		ULIF01721/12/10DISCONTI NU117		ULIF01315/12/09FLEXICAP FN117	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																
Central Govt Securities	723.89	4.7%	98.07	18.5%	5,334.47	9.6%	3,100.26	14.2%	194.74	45.8%	-	0.0%	74,847.78	72.0%	-	0.0%
State Government Securities	193.21	1.3%	18.02	3.4%	4,763.87	8.5%	-	0.0%	27.69	6.5%	-	0.0%	5,141.10	4.9%	-	0.0%
Other Approved Securities	-	0.0%	-	0.0%	15.76	0.0%	8.80	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Corporate Bonds	774.67	5.0%	1.53	0.3%	6,732.18	12.1%	4,070.06	18.6%	109.92	25.8%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	60.33	0.4%	4.10	0.8%	2,201.48	3.9%	2,051.54	9.4%	15.19	3.6%	-	0.0%	-	0.0%	-	0.0%
Equity	9,961.90	64.8%	314.27	59.1%	25,391.43	45.5%	8,438.14	38.6%	-	0.0%	1,753.96	83.2%	-	0.0%	82,910.33	81.0%
Money Market Investments	1,099.00	7.1%	26.35	5.0%	2,909.85	5.2%	1,163.35	5.3%	54.91	12.9%	43.55	2.1%	23,992.10	23.1%	863.80	0.8%
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>12,812.99</b>	<b>83.3%</b>	<b>462.35</b>	<b>87.0%</b>	<b>47,349.05</b>	<b>84.8%</b>	<b>18,832.16</b>	<b>86.1%</b>	<b>402.46</b>	<b>94.6%</b>	<b>1,797.50</b>	<b>85.3%</b>	<b>1,03,980.98</b>	<b>100.0%</b>	<b>83,774.13</b>	<b>81.9%</b>
<b>Current Assets:</b>																
Accrued Interest	53.62	0.3%	2.71	0.5%	532.01	1.0%	233.39	1.1%	4.71	1.1%	-	0.0%	69.63	0.1%	-	0.0%
Dividend Receivable	24.35	0.2%	0.66	0.1%	77.61	0.1%	20.29	0.1%	-	0.0%	3.79	0.2%	-	0.0%	225.83	0.2%
Bank Balance	0.20	0.0%	0.05	0.0%	1.32	0.0%	0.17	0.0%	0.01	0.0%	0.32	0.0%	0.03	0.0%	4.58	0.0%
Receivable for Sale of Investments	144.91	0.9%	2.97	0.6%	1,344.86	2.4%	108.67	0.5%	15.49	3.6%	26.37	1.3%	-	0.0%	405.55	0.4%
Other Current Assets (for Investments)	-	0.0%	5.64	1.1%	69.52	0.1%	-	0.0%	2.94	0.7%	-	0.0%	-	0.0%	133.30	0.1%
<b>Less: Current Liabilities</b>																
Payable for Investments	61.13	0.4%	0.65	0.1%	0.00	0.0%	54.07	0.2%	0.00	0.0%	5.19	0.2%	-	0.0%	256.10	0.3%
Fund Mgmt Charges Payable	0.86	0.0%	0.02	0.0%	2.06	0.0%	1.06	0.0%	0.01	0.0%	0.08	0.0%	1.68	0.0%	4.08	0.0%
Other Current Liabilities (for Investments)	13.98	0.1%	-	0.0%	-	0.0%	68.21	0.3%	-	0.0%	2.15	0.1%	76.22	0.1%	-	0.0%
<b>Sub Total (B)</b>	<b>147.10</b>	<b>1.0%</b>	<b>11.36</b>	<b>2.1%</b>	<b>2,023.25</b>	<b>3.6%</b>	<b>239.19</b>	<b>1.1%</b>	<b>23.13</b>	<b>5.4%</b>	<b>23.05</b>	<b>1.1%</b>	<b>(8.25)</b>	<b>0.0%</b>	<b>509.09</b>	<b>0.5%</b>
<b>Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	0.0%	-	0.0%	481.20	0.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	392.05	2.6%	25.96	4.9%	1,195.94	2.1%	271.41	1.2%	-	0.0%	166.68	7.9%	-	0.0%	5,134.78	5.0%
Mutual funds	2,021.96	13.2%	31.89	6.0%	4,795.31	8.6%	2,518.12	11.5%	-	0.0%	120.19	5.7%	-	0.0%	12,898.01	12.6%
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>2,414.01</b>	<b>15.7%</b>	<b>57.85</b>	<b>10.9%</b>	<b>6,472.45</b>	<b>11.6%</b>	<b>2,789.53</b>	<b>12.8%</b>	<b>0.00</b>	<b>0.0%</b>	<b>286.87</b>	<b>13.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>18,032.79</b>	<b>17.6%</b>
<b>Total (A + B + C)</b>	<b>15,374.11</b>	<b>100.0%</b>	<b>531.56</b>	<b>100.0%</b>	<b>55,844.75</b>	<b>100.0%</b>	<b>21,860.88</b>	<b>100.0%</b>	<b>425.59</b>	<b>100.0%</b>	<b>2,107.43</b>	<b>100.0%</b>	<b>1,03,972.73</b>	<b>100.0%</b>	<b>1,02,316.01</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>15,374.11</b>		<b>531.56</b>		<b>55,844.75</b>		<b>21,860.88</b>		<b>425.59</b>		<b>2,107.43</b>		<b>1,03,972.73</b>		<b>1,02,316.01</b>	

**Note:**

a) The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business

b) Details of Item 13 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).

c) Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

Unit Linked Insurance Business  
 Name of the Insurer: PNB MetLife India Insurance Com  
 Registration Number: 117



Periodicity of Submission: Quarterly  
 Statement as on: June 30, 2022

PARTICULARS	ULGF00205/06/04GRAB ALANCE117	ULGF00105/06/04GRADE BTFND117	ULIF01909/10/15LIQUI DFUND117	ULIF02501/01/18MIDCA PFUND117	ULIF00325/01/05MODE RATORF117	ULIF01115/12/09MULTIP LIE2117	ULIF01809/10/15MULTI PLIE3117	ULIF00625/01/05MULTIPLIE R117	ULIF02101/01/18MULTI CAPFN117
Opening Balance (Market Value)	9,457.83	11,521.33	108.48	2,331.01	1,053.35	66,871.55	3,721.53	1,38,724.14	2,676.90
Add: Inflow during the Quarter	161.96	971.51	5.90	289.98	1.37	234.90	263.47	13.85	433.05
Increase / (Decrease) Value of Inv [Net]	(424.01)	(254.06)	0.91	(259.20)	(37.52)	(5,376.25)	(351.15)	(13,393.98)	(261.59)
Less: Outflow during the Quarter	152.32	1,212.36	5.42	44.38	37.95	2,954.39	232.11	3,913.02	34.23
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>9,043.46</b>	<b>11,026.43</b>	<b>109.87</b>	<b>2,317.41</b>	<b>979.26</b>	<b>58,775.81</b>	<b>3,401.74</b>	<b>1,21,431.00</b>	<b>2,814.13</b>

INVESTMENT OF UNIT FUND	ULGF00205/06/04GRAB ALANCE117		ULGF00105/06/04GRADE BTFND117		ULIF01909/10/15LIQUI DFUND117		ULIF02501/01/18MIDCA PFUND117		ULIF00325/01/05MODE RATORF117		ULIF01115/12/09MULTIP LIE2117		ULIF01809/10/15MULTI PLIE3117		ULIF00625/01/05MULTIPLIE R117		ULIF02101/01/18MULTI CAPFN117	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	1,941.26	21.5%	4,892.49	44.4%	95.88	87.3%	-	0.0%	321.66	32.8%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
State Government Securities	1,189.19	13.1%	285.60	2.6%	-	0.0%	-	0.0%	8.02	0.8%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Corporate Bonds	1,425.74	15.8%	2,621.27	23.8%	-	0.0%	-	0.0%	151.23	15.4%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	946.86	10.5%	1,708.39	15.5%	-	0.0%	-	0.0%	159.43	16.3%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	2,416.53	26.7%	-	0.0%	-	0.0%	1,849.87	79.8%	159.41	16.3%	48,502.56	82.5%	2,748.68	80.8%	98,286.65	80.9%	2,205.39	78.4%
Money Market Investments	729.45	8.1%	1,239.80	11.2%	12.11	11.0%	150.97	6.5%	59.40	6.1%	894.85	1.5%	80.37	2.4%	3,211.45	2.6%	52.47	1.9%
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>8,649.03</b>	<b>95.6%</b>	<b>10,747.56</b>	<b>97.5%</b>	<b>107.98</b>	<b>98.3%</b>	<b>2,000.84</b>	<b>86.3%</b>	<b>859.15</b>	<b>87.7%</b>	<b>49,397.41</b>	<b>84.0%</b>	<b>2,829.05</b>	<b>83.2%</b>	<b>1,01,498.10</b>	<b>83.6%</b>	<b>2,257.85</b>	<b>80.2%</b>
<b>Current Assets:</b>																		
Accrued Interest	180.23	2.0%	279.83	2.5%	-	0.0%	-	0.0%	15.87	1.6%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Dividend Receivable	7.13	0.1%	-	0.0%	-	0.0%	3.02	0.1%	0.38	0.0%	201.79	0.3%	7.64	0.2%	349.64	0.3%	3.54	0.1%
Bank Balance	0.23	0.0%	0.18	0.0%	0.00	0.0%	0.35	0.0%	0.06	0.0%	0.14	0.0%	0.07	0.0%	0.43	0.0%	0.15	0.0%
Receivable for Sale of Investments	15.87	0.2%	-	0.0%	-	0.0%	23.96	1.0%	2.07	0.2%	674.83	1.1%	49.20	1.4%	488.38	0.4%	63.34	2.3%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	1.89	1.7%	21.04	0.9%	-	0.0%	-	0.0%	11.05	0.3%	-	0.0%	44.69	1.6%
<b>Less: Current Liabilities</b>																		
Payable for Investments	0.00	0.0%	-	0.0%	-	0.0%	5.75	0.2%	0.96	0.1%	0.00	0.0%	8.45	0.2%	0.00	0.0%	27.72	1.0%
Fund Mgmt Charges Payable	0.19	0.0%	0.23	0.0%	0.00	0.0%	0.09	0.0%	0.05	0.0%	2.35	0.0%	0.14	0.0%	6.83	0.0%	0.11	0.0%
Other Current Liabilities (for Investments)	0.09	0.0%	0.89	0.0%	-	0.0%	-	0.0%	2.60	0.3%	167.32	0.3%	-	0.0%	203.30	0.2%	-	0.0%
<b>Sub Total (B)</b>	<b>203.17</b>	<b>2.2%</b>	<b>278.88</b>	<b>2.5%</b>	<b>1.89</b>	<b>1.7%</b>	<b>42.51</b>	<b>1.8%</b>	<b>14.77</b>	<b>1.5%</b>	<b>707.09</b>	<b>1.2%</b>	<b>59.37</b>	<b>1.7%</b>	<b>628.32</b>	<b>0.5%</b>	<b>83.88</b>	<b>3.0%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	191.26	2.1%	-	0.0%	-	0.0%	274.06	11.8%	6.74	0.7%	1,545.76	2.6%	222.68	6.5%	3,061.40	2.5%	204.37	7.3%
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	98.60	10.1%	7,125.55	12.1%	290.64	8.5%	16,243.18	13.4%	268.03	9.5%
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>191.26</b>	<b>2.1%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>274.06</b>	<b>11.8%</b>	<b>105.33</b>	<b>10.8%</b>	<b>8,671.31</b>	<b>14.8%</b>	<b>513.31</b>	<b>15.1%</b>	<b>19,304.58</b>	<b>15.9%</b>	<b>472.39</b>	<b>16.8%</b>
<b>Total (A + B + C)</b>	<b>9,043.46</b>	<b>100.0%</b>	<b>11,026.43</b>	<b>100.0%</b>	<b>109.87</b>	<b>100.0%</b>	<b>2,317.41</b>	<b>100.0%</b>	<b>979.26</b>	<b>100.0%</b>	<b>58,775.81</b>	<b>100.0%</b>	<b>3,401.74</b>	<b>100.0%</b>	<b>1,21,431.00</b>	<b>100.0%</b>	<b>2,814.13</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>9,043.46</b>		<b>11,026.43</b>		<b>109.87</b>		<b>2,317.41</b>		<b>979.26</b>		<b>58,775.81</b>		<b>3,401.74</b>		<b>1,21,431.00</b>		<b>2,814.13</b>	

**Note:**  
 a) The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business  
 b) Details of Item 13 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).  
 c) Other Investments' are as permitted under Sec 27A(2)

Unit Linked Insurance Business  
 Name of the Insurer: PNB MetLife India Insurance Com  
 Registration Number: 117



Periodicity of Submission: Quarterly  
 Statement as on: June 30, 2022

Rs. Lakhs

PARTICULARS	ULIF00815/12/09PRESE RVER2117	ULIF00125/01/05PRESE RVERF117	ULIF00915/12/09PROTE CTOR2117	ULIF00225/01/05PROTE CTORF117	ULIF01215/12/09VIRTUE2FN D117	ULIF00719/02/08VIRTU EFUND117	ULGF00410/09/14METS ECUREF117	ULGF00510/09/14MET GROWTHF117	Total of All Funds
Opening Balance (Market Value)	8,358.57	3,835.83	86,271.88	6,947.45	1,41,227.54	8,023.97	639.13	591.86	8,08,110.55
Add: Inflow during the Quarter	158.91	33.15	257.87	62.11	3,656.67	45.83	170.89	150.00	20,874.81
Increase / (Decrease) Value of Inv [Net]	(136.54)	(80.96)	(1,764.14)	(134.00)	(16,226.17)	(784.73)	(18.42)	(36.27)	(58,407.71)
Less: Outflow during the Quarter	471.34	202.02	5,089.19	298.68	3,035.95	180.40	62.58	37.01	26,372.22
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>7,909.59</b>	<b>3,586.00</b>	<b>79,676.43</b>	<b>6,576.88</b>	<b>1,25,622.09</b>	<b>7,104.68</b>	<b>729.02</b>	<b>668.57</b>	<b>7,44,205.43</b>

INVESTMENT OF UNIT FUND	ULIF00815/12/09PRESE RVER2117		ULIF00125/01/05PRESE RVERF117		ULIF00915/12/09PROTE CTOR2117		ULIF00225/01/05PROTE CTORF117		ULIF01215/12/09VIRTUE2FN D117		ULIF00719/02/08VIRTU EFUND117		ULGF00410/09/14METS ECUREF117		ULGF00510/09/14MET GROWTHF117		Total of All Funds		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	4,698.73	59.4%	2,233.07	62.3%	12,360.65	15.5%	1,146.49	17.4%	-	0.0%	-	0.0%	219.74	30.1%	108.26	16.2%	1,12,317.45	15.1%	
State Government Securities	254.57	3.2%	954.94	26.6%	10,070.20	12.6%	800.37	12.2%	-	0.0%	-	0.0%	199.92	27.4%	66.64	10.0%	23,973.35	3.2%	
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	24.57	0.0%	
Corporate Bonds	-	0.0%	-	0.0%	26,066.57	32.7%	1,895.85	28.8%	-	0.0%	-	0.0%	20.47	2.8%	9.30	1.4%	43,878.80	5.9%	
Infrastructure Bonds	-	0.0%	-	0.0%	17,766.94	22.3%	1,232.62	18.7%	-	0.0%	-	0.0%	28.33	3.9%	-	0.0%	26,175.22	3.5%	
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,09,520.26	87.2%	6,234.60	87.8%	99.42	13.6%	334.64	50.1%	4,01,128.04	53.9%	
Money Market Investments	2,867.65	36.3%	118.05	3.3%	4,681.85	5.9%	575.90	8.8%	5,518.00	4.4%	456.05	6.4%	101.50	13.9%	74.10	11.1%	50,976.86	6.8%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
<b>Sub Total (A)</b>	<b>7,820.95</b>	<b>98.9%</b>	<b>3,306.06</b>	<b>92.2%</b>	<b>70,946.21</b>	<b>89.0%</b>	<b>5,651.24</b>	<b>85.9%</b>	<b>1,15,038.26</b>	<b>91.6%</b>	<b>6,690.65</b>	<b>94.2%</b>	<b>669.38</b>	<b>91.8%</b>	<b>592.94</b>	<b>88.7%</b>	<b>6,58,474.29</b>	<b>88.5%</b>	
<b>Current Assets:</b>																			
Accrued Interest	68.19	0.9%	41.95	1.2%	1,967.04	2.5%	124.56	1.9%	-	0.0%	-	0.0%	7.60	1.0%	2.59	0.4%	3,583.90	0.5%	
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	149.30	0.1%	8.66	0.1%	0.27	0.0%	0.91	0.1%	1,084.81	0.1%	
Bank Balance	0.40	0.0%	0.04	0.0%	4.61	0.0%	0.12	0.0%	6.65	0.0%	0.42	0.0%	0.04	0.0%	0.02	0.0%	20.60	0.0%	
Receivable for Sale of Investments	-	0.0%	242.51	6.8%	4,723.06	5.9%	806.94	12.3%	1,914.08	1.5%	0.00	0.0%	0.40	0.1%	1.21	0.2%	11,054.67	1.5%	
Other Current Assets (for Investments)	20.30	0.3%	-	0.0%	-	0.0%	-	0.0%	438.75	0.3%	-	0.0%	-	0.0%	-	0.0%	749.12	0.1%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	124.05	0.1%	36.57	0.5%	0.00	0.0%	0.00	0.0%	580.63	0.1%	
Fund Mgmt Charges Payable	0.26	0.0%	0.15	0.0%	2.58	0.0%	0.27	0.0%	5.05	0.0%	0.40	0.0%	0.02	0.0%	0.01	0.0%	28.59	0.0%	
Other Current Liabilities (for Investments)	-	0.0%	4.41	0.1%	52.40	0.1%	5.71	0.1%	-	0.0%	1.37	0.0%	0.01	0.0%	-	0.0%	598.68	0.1%	
<b>Sub Total (B)</b>	<b>88.64</b>	<b>1.1%</b>	<b>279.94</b>	<b>7.8%</b>	<b>6,639.73</b>	<b>8.3%</b>	<b>925.65</b>	<b>14.1%</b>	<b>2,379.69</b>	<b>1.9%</b>	<b>(29.26)</b>	<b>-0.4%</b>	<b>8.28</b>	<b>1.1%</b>	<b>4.71</b>	<b>0.7%</b>	<b>15,285.21</b>	<b>2.1%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	5,847.41	4.7%	262.35	3.7%	6.52	0.9%	23.56	3.5%	18,832.92	2.5%	
Mutual funds	-	0.0%	-	0.0%	2,090.48	2.6%	-	0.0%	2,356.73	1.9%	180.94	2.5%	44.83	6.1%	47.36	7.1%	51,131.80	6.9%	
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>2,090.48</b>	<b>2.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>8,204.15</b>	<b>6.5%</b>	<b>443.28</b>	<b>6.2%</b>	<b>51.35</b>	<b>7.0%</b>	<b>70.92</b>	<b>10.6%</b>	<b>70,445.93</b>	<b>9.5%</b>	
<b>Total (A + B + C)</b>	<b>7,909.59</b>	<b>100.0%</b>	<b>3,586.00</b>	<b>100.0%</b>	<b>79,676.43</b>	<b>100.0%</b>	<b>6,576.88</b>	<b>100.0%</b>	<b>1,25,622.09</b>	<b>100.0%</b>	<b>7,104.68</b>	<b>100.0%</b>	<b>729.02</b>	<b>100.0%</b>	<b>668.57</b>	<b>100.0%</b>	<b>7,44,205.43</b>	<b>100.0%</b>	
<b>Fund Carried Forward (as per LB 2)</b>	<b>7,909.59</b>	<b>3,586.00</b>	<b>79,676.43</b>	<b>6,576.88</b>	<b>1,25,622.09</b>	<b>7,104.68</b>	<b>729.02</b>	<b>668.57</b>	<b>7,44,205.43</b>										

**Note:**  
 a) The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business  
 b) Details of Item 13 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).  
 c) Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

Sanjay Kumar  
 Chief Investment Officer





Name of the Insurer: PNB MetLife India Insurance Company Limited

Date: June 30, 2022

Rs. Lakhs

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th June 2022	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2022	as % of total for this class	As at 30th June 2021	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	23,89,451	98.3%	21,10,636	97.7%	24,34,817	98.4%	19,95,701	97.7%
AA or better	34,914	1.4%	48,575	2.2%	34,583	1.4%	46,132	2.3%
Rated below AA but above A	5,293	0.2%	1,038	0.0%	5,503	0.2%	1,000	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Rated below B)	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Breakdown by residual maturity</b>								
Up to 1 year	37,871	1.6%	21,911	1.0%	37,627	1.5%	21,368	1.0%
more than 1 year and up to 3years	99,465	4.1%	68,588	3.2%	96,936	3.9%	64,848	3.2%
More than 3 years and up to 7years	4,28,815	17.6%	3,18,484	14.7%	4,19,636	17.0%	2,96,035	14.5%
More than 7 years and up to 10 years	2,44,531	10.1%	3,97,964	18.4%	2,49,084	10.1%	3,72,284	18.2%
More than 10 years and up to 15 years	6,29,160	25.9%	4,78,926	22.2%	6,51,728	26.3%	4,60,478	22.5%
More than 15 years and up to 20 years	3,47,199	14.3%	2,12,575	9.8%	3,55,027	14.3%	2,05,464	10.1%
Above 20 years	6,42,617	26.4%	6,61,802	30.6%	6,64,865	26.9%	6,22,356	30.5%
<b>Breakdown by type of the issuer</b>								
a. Central Government	12,36,156	50.9%	10,46,226	48.4%	12,63,867	51.1%	9,85,848	48.3%
b. State Government	3,78,213	15.6%	2,58,011	11.9%	3,96,539	16.0%	2,52,812	12.4%
c. Corporate Securities	8,15,289	33.6%	8,56,012	39.6%	8,14,497	32.9%	8,04,172	39.4%

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date: June 30, 2022

Rs. Lakhs

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th June 2022	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2022	as % of total for this class	As at 30th June 2021	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,13,135	91.1%	2,04,947	89.1%	2,14,703	90.9%	2,00,931	85.8%
AA or better	20,312	8.7%	22,961	10.0%	20,917	8.9%	21,923	9.4%
Rated below AA but above A	481	0.2%	-	0.0%	500	0.2%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Rated below B)	-	0.0%	2,000	0.9%	-	0.0%	11,400	4.9%
<b>Breakdown by residual maturity</b>								
Up to 1 year	99,715	42.6%	59,627	25.9%	99,826	42.3%	60,926	26.0%
more than 1 year and up to 3years	15,281	6.5%	8,938	3.9%	15,581	6.6%	16,791	7.2%
More than 3 years and up to 7years	79,905	34.2%	93,971	40.9%	80,857	34.2%	90,938	38.8%
More than 7 years and up to 10 years	25,863	11.1%	45,705	19.9%	26,608	11.3%	44,107	18.8%
More than 10 years and up to 15 years	13,165	5.6%	13,196	5.7%	13,248	5.6%	13,387	5.7%
More than 15 years and up to 20 years	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Above 20 years	-	0.0%	8,470	3.7%	-	0.0%	8,105	3.5%
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,12,342	48.0%	83,072	36.1%	1,13,360	48.0%	82,383	35.2%
b. State Government	23,973	10.2%	35,485	15.4%	24,538	10.4%	35,309	15.1%
c. Corporate Securities	97,613	41.7%	1,11,351	48.4%	98,223	41.6%	1,16,561	49.8%

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

## PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				FOR THE QUARTER ENDED JUNE 30, 2022	UP TO THE QUARTER ENDED JUNE 30, 2022	FOR THE QUARTER ENDED JUNE 30, 2021	UP TO THE QUARTER ENDED JUNE 30, 2021
1	MetLife International Holdings, LLC	Promoter Shareholder	a) Information technology expenses	109	109	228	228
			b) Funding of Information technology equipment	-	-	(418)	(418)
			c) Compensation	-	-	(69)	(69)
2	Punjab National Bank	Promoter Shareholder	a) Commission	3,888	3,888	3,391	3,391
			b) Bank charges	18	18	19	19
			c) Provision towards reimbursement of amount identified in the fraud(s) reported with the alleged involvement of employees of PNB MetLife	84	84	-	-
			d) Interest/Dividend	(52)	(52)	(53)	(53)
3	Ashish Kumar Srivastava	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	207	207	149	149

## PART-B Related Party Transaction Balances - As at the end of the Quarter June 30, 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Nature of Outstanding Balances	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	MetLife International Holdings, LLC	Promoter Shareholder	Information technology	98	Payable	NA	NA	-	-
2	Punjab National Bank*	Promoter Shareholder	a) Interest/Dividend	91	Receivable	NA	NA	-	-
			b) Bank balances (Current account/short term deposit)	2,443	Receivable	NA	NA	-	-
			c) Investment in fixed deposit & bond	2,501	Receivable	NA	NA	-	-
			a) Commission	1,918	Payable	NA	NA	-	-
			b) Bank charges	30	Payable	NA	NA	-	-
2	Punjab National Bank*	Promoter Shareholder	c) Borrowing of Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures**	10,000	Payable	NA	NA	-	-
			d) Provision towards reimbursement of amount identified in the fraud(s) reported with the alleged involvement of employees of PNB MetLife	84	Payable	NA	NA	-	-
3	Ashish Kumar Srivastava	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	413	Payable	NA	NA	-	-

\*The above doesn't include transactions carried out with borrowers of Punjab National Bank who have opted for insurance coverage under Group master credit life policy with PNB. Premium for insurance coverage is paid by respective borrower (member) and claim is settled upto the outstanding loan in PNB borrower loan account, if any.

\*\* Interest accrued but not due on borrowing is not considered as debentures are traded on NSE and party level identification will be done at the time of payment.

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date : June 30, 2022

## Board of Directors and Key Management Persons

## BOARD OF DIRECTORS

Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	Lyndon Oliver	Chairman & Additional Director	Director	Appointed w.e.f. June 24, 2022
2	Kishore Ponnnavolu	Chairman & Director	Director	Resigned w.e.f June 21, 2022
3	Ashish Kumar Srivastava	Managing Director & CEO	Director	
4	Sanjeev Kapur	Additional Director	Director	
5	Atinder Jit Singh	Director	Director	
6	Ashish Bhat	Director	Director	
7	Karthik Mohan	Additional Director	Director	
8	Atul Kumar Goel	Additional Director	Director	Appointed w.e.f. June 30, 2022
9	Sanjay Kumar	Director	Director	
10	Thallapaka Venkateswara Rao	Director	Director	
11	Arvind Kumar Jain	Director	Director	
12	Pheroze Kersasp Mistry	Director	Director	
13	Erach Kotwal	Director	Director	
14	Sunil Gulati	Independent Director	Director	
15	Sonu Bhasin	Independent Director	Director	
16	Padma Chandrasekaran	Independent Director	Director	

Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	Ashish Kumar Srivastava	Managing Director and CEO	CEO & MD	
2	Asha Murali	Chief Actuary & Products Officer and Appointed Actuary	Actuarial	
3	Sanjay Kumar	Chief Investment Officer	Investments	
4	Agnipushp Singh	Chief Legal Officer & Head-Board Affairs	Legal	
5	Vineet Maheshwari	Chief Strategy Officer	Strategy	
6	Anjan Bhattacharya	Chief Risk Officer	Risk	
7	Sarang Cheema	Chief Compliance Officer	Ethics & Compliance	
8	Viraj Taneja	Chief Internal Auditor	Audit	
9	Nipul Kaushal	Chief Marketing Officer	Marketing	Resigned w.e.f June 15, 2022
10	Samrat Das	Chief Operating Officer	COO	
11	Shishir Agarwal	Chief Human Resources Officer	HR	
12	Sameer Bansal	Chief Distribution Officer	Distribution	
13	Khalid Ahmad	Chief Financial Officer	Finance	
14	Yagya Turker	Company Secretary	Legal	

**Form No. L-32 Available Solvency Margin and Solvency Ratio**



		As at	<u>June 30, 2022</u>
Name of Insurer:	PNB MetLife India Insurance Co. Ltd.	Form Code	<u>KT 3</u>
Classification:	Total Business	Registration Number:	<u>117</u>

Item	Description	Notes No...	Adjusted Value
(1)	(2)	(3)	[Amount (in rupees lakhs)]
			(4)
01	Available Assets in Policyholders' Fund:	1	32,75,615
	Deduct:		
02	Mathematical Reserves	2	31,94,034
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds</b>		<b>81,581</b>
05	Available Assets in Shareholders Fund:	4	1,76,374
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds</b>		<b>1,76,374</b>
08	Total ASM (04)+(07)		<b>2,57,956</b>
09	Total RSM		1,23,297
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>2.09</b>

Notes

- Item No. 01 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders Account
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

Name of the Insurer: PNB Metlife India Insurance Company Limited

As on : June 30, 2022

Registration Number: 117

NAME OF THE FUND : LIFE FUND

Rs. Lakhs

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	7,88,287.72	7,97,159.40	-	-	-	-	17,20,005.88	16,50,223.14	25,08,293.60	24,47,382.53
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	7,88,287.72	7,97,159.40	-	-	-	-	17,20,005.88	16,50,223.14	25,08,293.60	24,47,382.53
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

## NAME OF THE FUND : PENSION, GENERAL ANNUITY &amp; GROUP BUSINESS

Rs. Lakhs

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	26,208.97	26,715.43	-	-	-	-	1,43,579.26	1,28,213.42	1,69,788.22	1,54,928.85
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	26,208.97	26,715.43	-	-	-	-	1,43,579.26	1,28,213.42	1,69,788.22	1,54,928.85
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

## NAME OF THE FUND : LINKED FUND

Rs. Lakhs

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 June 2022)	Prev. FY ( As on 31 Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	70,535.23	73,444.08	-	-	23,765.90	22,402.56	6,49,904.30	7,12,263.92	7,44,205.43	8,08,110.55
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	70,535.23	73,444.08	-	-	23,765.90	22,402.56	6,49,904.30	7,12,263.92	7,44,205.43	8,08,110.55
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

## Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.  
b) Gross NPA is investments classified as NPA, before any provisions  
c) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.  
d) Net Investment assets is net of 'provisions'  
e) Net NPA is gross NPAs less provisions  
f) Write off as approved by the Board

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2022

Name of the Fund: Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	11,09,452.8	21,137.5	1.9%	1.9%	11,09,452.8	21,137.5	1.9%	1.9%	8,68,578.7	16,475.5	1.9%	1.9%
2	Treasury Bills	CTRB	4,943.4	42.5	0.9%	0.9%	4,943.4	42.5	0.9%	0.9%	-	-	0.0%	0.0%
3	State Government Guaranteed Loans	SGGL	3,52,081.6	6,352.7	1.8%	1.8%	3,52,081.6	6,352.7	1.8%	1.8%	2,15,469.7	3,900.5	1.8%	1.8%
4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,022.9	61.5	2.0%	2.0%	3,022.9	61.5	2.0%	2.0%	3,125.0	63.6	2.0%	2.0%
5	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,71,473.6	3,436.8	2.0%	2.0%	1,71,473.6	3,436.8	2.0%	2.0%	1,41,579.2	2,936.1	2.1%	2.1%
6	Bonds / Debentures issued by HUDCO	HTHD	16,042.3	295.3	1.8%	1.8%	16,042.3	295.3	1.8%	1.8%	16,145.8	295.3	1.8%	1.8%
7	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
8	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
9	Infrastructure - PSU - Debentures / Bonds	IPDT	3,76,318.9	7,583.9	2.0%	2.0%	3,76,318.9	7,583.9	2.0%	2.0%	3,56,788.5	7,096.6	2.0%	2.0%
10	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,999.4	51.7	2.6%	2.6%
11	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,643.5	46.4	1.8%	1.8%	2,643.5	46.4	1.8%	1.8%	2,870.4	217.3	7.6%	7.6%
12	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2,171.1	-	0.0%	0.0%	2,171.1	-	0.0%	0.0%	1,828.5	-	0.0%	0.0%
13	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
14	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Infrastructure - Infrastructure Development Fund (idf)	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
16	LONG TERM BANK BONDS APP INV - INFRASTRUCTURE	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	7,500.3	74.0	1.0%	1.0%	7,500.3	74.0	1.0%	1.0%	7,505.2	164.2	2.2%	2.2%
18	PSU - Equity Shares - Quoted	EAEQ	4,511.7	(588.6)	-13.0%	-13.0%	4,511.7	(588.6)	-13.0%	-13.0%	1,250.3	-	0.0%	0.0%
19	Corporate Securities - Debentures	ECOS	2,25,738.3	4,489.6	2.0%	2.0%	2,25,738.3	4,489.6	2.0%	2.0%	2,47,307.8	4,864.5	2.0%	2.0%
20	CCIL - CBL0	ECBO	49,269.2	488.5	1.0%	1.0%	49,269.2	488.5	1.0%	1.0%	27,380.4	219.8	0.8%	0.8%
21	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	79,802.3	1,957.3	2.5%	2.5%	79,802.3	1,957.3	2.5%	2.5%	73,651.0	2,129.0	2.9%	2.9%
22	Commercial Papers	ECPP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
23	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,500.0	4.2	0.3%	0.3%
24	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
25	Equity Shares (incl. Equity related instruments) - Promoter Group	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
26	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	2,500.7	51.2	2.0%	2.0%	2,500.7	51.2	2.0%	2.0%	2,500.9	51.2	2.0%	2.0%
27	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment), CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	14,960.0	5.9	0.0%	0.0%
29	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Investment Properties - Immovable	EINP	28,600.6	486.3	1.7%	1.7%	28,600.6	486.3	1.7%	1.7%	28,600.6	607.8	2.1%	2.1%
31	Units of Infrastructure Investment Trust	EIIT	17,672.0	974.0	5.5%	5.5%	17,672.0	974.0	5.5%	5.5%	14,490.0	152.3	1.1%	1.1%
32	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Equity Shares (incl Co-op Societies)	OESH	17,240.6	84.8	0.5%	0.5%	17,240.6	84.8	0.5%	0.5%	12,804.3	1.2	0.0%	0.0%
34	Debentures	OLDB	5,502.7	124.5	2.3%	2.3%	5,502.7	124.5	2.3%	2.3%	-	-	0.0%	0.0%
35	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
36	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,593.4	36.9	2.3%	2.3%
37	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
38	Equity Shares (PSUs & Unlisted)	OEPU	3,700.9	62.1	1.7%	1.7%	3,700.9	62.1	1.7%	1.7%	2,474.8	27.8	1.1%	1.1%
39	Derivative Instrument	OCDI	-	(494.1)	0.0%	0.0%	-	(494.1)	0.0%	0.0%	-	(144.6)	0.0%	0.0%
40	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>TOTAL</b>			<b>24,80,189.4</b>	<b>46,666.2</b>	<b>1.9%</b>	<b>1.9%</b>	<b>24,80,189.4</b>	<b>46,666.2</b>	<b>1.9%</b>	<b>1.9%</b>	<b>20,44,404.0</b>	<b>39,156.86</b>	<b>1.9%</b>	<b>1.9%</b>

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&amp;L and Revenue account

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2022

Name of the Fund Pension, General Annuity &amp; Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	1,06,484.2	1,993.9	1.9%	1.9%	1,06,484.2	1,993.9	1.9%	1.9%	81,439.2	1,521.7	1.9%	1.9%
2	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	State Government Guaranteed Loans	SGGL	23,783.2	425.5	1.8%	1.8%	23,783.2	425.5	1.8%	1.8%	16,226.3	290.3	1.8%	1.8%
4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	58.9	1.3	2.2%	2.2%	58.9	1.3	2.2%	2.2%	98.6	2.1	2.1%	2.1%
5	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	2,786.3	49.6	1.8%	1.8%	2,786.3	49.6	1.8%	1.8%	1,239.2	21.8	1.8%	1.8%
6	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
7	Infrastructure - PSU - Debentures / Bonds	IPTD	9,930.6	196.1	2.0%	2.0%	9,930.6	196.1	2.0%	2.0%	10,379.2	207.9	2.0%	2.0%
8	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
9	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - Equity (Including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
13	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
14	LONG TERM BANK BONDS APP INV - INFRASTRUCTURE	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
16	PSU - Equity Shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Corporate Securities - Debentures	ECOS	13,773.1	262.4	1.9%	1.9%	13,773.1	262.4	1.9%	1.9%	14,021.0	267.8	1.9%	1.9%
18	CCIL - CBLO	ECBO	3,596.6	36.8	1.0%	1.0%	3,596.6	36.8	1.0%	1.0%	2,910.0	23.4	0.8%	0.8%
19	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
20	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
21	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
22	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
23	Equity Shares (incl. Equity related instruments) - Promoter Group	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
24	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
25	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
26	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment) - CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	990.0	0.4	0.0%	0.0%
27	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Units of Infrastructure Investment Trust	EIIT	784.0	20.4	2.6%	2.6%	784.0	20.4	2.6%	2.6%	692.4	11.3	1.6%	1.6%
29	Equity Shares (Incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Equity Shares (incl Co-op Societies )	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Debentures	OLDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Passively Managed Equity ETF - Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
36	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>TOTAL</b>			<b>1,61,196.9</b>	<b>2,986.1</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1,61,196.9</b>	<b>2,986.1</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1,27,995.8</b>	<b>2,346.7</b>	<b>1.8%</b>	<b>1.8%</b>

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&amp;L and Revenue account



Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2022

Name of the Fund Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>1</sup>			
			Investment (Rs.) <sup>2</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>2</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>2</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	49,593.4	(1,107.3)	-2.2%	-2.2%	49,593.4	(1,107.3)	-2.2%	-2.2%	43,390.3	479.1	1.1%	1.1%
2	Treasury Bills	CTRB	62,437.5	629.9	1.0%	1.0%	62,437.5	629.9	1.0%	1.0%	35,531.2	305.5	0.9%	0.9%
3	State Government Guaranteed Loans	SGGL	18,191.4	(552.9)	-3.0%	-3.0%	18,191.4	(552.9)	-3.0%	-3.0%	36,778.9	616.3	1.7%	1.7%
4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	24.9	(0.6)	-2.3%	-2.3%	24.9	(0.6)	-2.3%	-2.3%	85.2	1.0	1.2%	1.2%
5	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	24,139.6	(509.2)	-2.1%	-2.1%	24,139.6	(509.2)	-2.1%	-2.1%	17,536.0	471.8	2.7%	2.7%
6	Reclassified Approved Investments - Debt	HORD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2,562.6	(800.0)	-31.2%	-31.2%
7	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	10,782.5	128.5	1.2%	1.2%	10,782.5	128.5	1.2%	1.2%	5,959.2	66.1	1.1%	1.1%
8	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - PSU - Debentures / Bonds	IPTD	16,005.9	(414.6)	-2.6%	-2.6%	16,005.9	(414.6)	-2.6%	-2.6%	35,365.1	432.9	1.2%	1.2%
11	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	7,710.0	(219.9)	-2.9%	-2.9%	7,710.0	(219.9)	-2.9%	-2.9%	8,020.6	111.5	1.4%	1.4%
12	Infrastructure - PSU - Equity shares - Quoted	ITPE	17,152.2	(526.4)	-3.1%	-3.1%	17,152.2	(526.4)	-3.1%	-3.1%	14,941.6	1,273.6	8.5%	8.5%
13	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	18,679.6	(2,104.2)	-11.3%	-11.3%	18,679.6	(2,104.2)	-11.3%	-11.3%	10,618.7	472.1	4.4%	4.4%
14	Infrastructure - Debentures / Bonds / CPS / Loans	IDDS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Reclassified Approved Investments - Debt	IORD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.0	-	0.0%	0.0%
16	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	4.1	0.3	7.7%	7.7%
17	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	4,163.9	(64.6)	-1.6%	-1.6%	4,163.9	(64.6)	-1.6%	-1.6%	4,376.6	102.5	2.3%	2.3%
18	LONG TERM BANK BONDS APP INV - INFRASTRUCTURE	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
19	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
20	PSU - Equity Shares - Quoted	EAEQ	24,414.3	(187.3)	-0.8%	-0.8%	24,414.3	(187.3)	-0.8%	-0.8%	12,746.0	1,569.7	12.3%	12.3%
21	Corporate Securities - Debentures	ECOS	19,046.5	(451.6)	-2.4%	-2.4%	19,046.5	(451.6)	-2.4%	-2.4%	20,025.4	443.9	2.2%	2.2%
22	CCIL - CBL	ECBO	35,785.6	365.3	1.0%	1.0%	35,785.6	365.3	1.0%	1.0%	10,268.6	82.9	0.8%	0.8%
23	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	3,59,763.2	(38,480.0)	-10.7%	-10.7%	3,59,763.2	(38,480.0)	-10.7%	-10.7%	3,52,395.1	35,040.8	9.9%	9.9%
24	Commercial Papers	ECCP	11,098.7	142.1	1.3%	1.3%	11,098.7	142.1	1.3%	1.3%	9,280.4	102.3	1.1%	1.1%
25	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
26	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
27	Equity Shares (incl. Equity related instruments) - Promoter Group	EPPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
29	Deposits - CDs with Scheduled Banks	EDCD	978.8	10.5	1.1%	1.1%	978.8	10.5	1.1%	1.1%	1,447.9	4.4	0.3%	0.3%
30	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment), CCIL RBI	EDDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Net Current Assets	ENCA	15,285.2	-	0.0%	0.0%	15,285.2	-	0.0%	0.0%	6,148.0	-	0.0%	0.0%
33	Equity Shares (incl. Equity Related Instruments) - Promoter Group	EPPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Equity Shares (incl. Co-op Societies)	OESH	22,080.0	(4,332.5)	-19.6%	-19.6%	22,080.0	(4,332.5)	-19.6%	-19.6%	15,589.5	1,715.2	11.0%	11.0%
35	Debentures	OLDB	487.2	(7.7)	-1.6%	-1.6%	487.2	(7.7)	-1.6%	-1.6%	-	-	0.0%	0.0%
36	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
37	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
38	Passively Managed Equity ETF - Non Promoter Group	OETF	54,787.8	(6,474.2)	-11.8%	-11.8%	54,787.8	(6,474.2)	-11.8%	-11.8%	62,363.4	3,389.4	5.4%	5.4%
39	Equity Shares (PSUs & Unlisted)	OESU	7,745.5	(1,416.3)	-18.3%	-18.3%	7,745.5	(1,416.3)	-18.3%	-18.3%	9,604.8	1,351.6	14.1%	14.1%
40	Debt ETFs - "Other Investments"	ODTF	3,368.4	(100.2)	-3.0%	-3.0%	3,368.4	(100.2)	-3.0%	-3.0%	-	-	0.0%	0.0%
41	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>TOTAL</b>			<b>7,83,722.2</b>	<b>(55,673.3)</b>	<b>-7.1%</b>	<b>-7.1%</b>	<b>7,83,722.2</b>	<b>(55,673.3)</b>	<b>-7.1%</b>	<b>-7.1%</b>	<b>7,15,039.1</b>	<b>47,233.0</b>	<b>6.6%</b>	<b>6.6%</b>

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&amp;L and Revenue account

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2022

NAME OF THE FUND : LIFE FUND

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter <sup>1</sup></u>								
			-----NIL-----						
B.	<u>As on Date <sup>2</sup></u>								
	8.43% INDIABULLS HOUSING FINANCE 23-02-2028	HTDN	2500.00	23/02/2018	CRISIL	AAA	AA	10/02/2020	ICRA has also downgraded this security from AA+ to AA on 24th Feb 2020
	8.85% INDIABULLS HOUSING FINANCE 26-09-2026	HTDN	2500.01	04/05/2018	CARE	AAA	AA	17/02/2020	CARE has downgraded this security from AAA to AA+ on 25th Sep,19
	9.00% INDIABULLS HOUSING FINANCE 26-09-2026	HTDN	1993.10	01/06/2018	CARE	AAA	AA	17/02/2020	CARE has downgraded this security from AAA to AA+ on 25th Sep,19
	8.23% PUNJAB NATIONAL BANK 09-02-2025	EDPG	2500.63	04/11/2015	CARE	AAA	AA+	07/10/2020	CARE has upgraded rating from from AA to AA+ in Oct 2020
	8.50% IDFC FIRST BANK 04-07-2023	ECOS	1500.00	19/05/2016	ICRA	AAA	AA	21/05/2019	ICRA has downgraded rating of IDFC Bonds from AA+ to AA on May 21, 2019
	8.67% IDFC FIRST BANK 03-01-2025	ECOS	4537.03	05/12/2016	ICRA	AAA	AA	21/05/2019	
	8.70% IDFC FIRST BANK 20-05-2025	ECOS	4498.27	17/02/2016	ICRA	AAA	AA	21/05/2019	
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	1502.87	31/05/2016	ICRA	AAA	AA	21/05/2019	
	8.73% IDFC FIRST BANK 06-01-2023	ECOS	5000.00	14/07/2015	ICRA	AAA	AA	21/05/2019	
	8.75% IDFC FIRST BANK 28-07-2023	ECOS	2000.00	28/07/2015	ICRA	AAA	AA	21/05/2019	
	8.80% IDFC FIRST BANK 15-06-2025	ECOS	1000.00	15/06/2010	ICRA	AAA	AA	21/05/2019	
	8.90% IDFC FIRST BANK 09-04-2025	ECOS	1000.00	09/04/2010	ICRA	AAA	AA	21/05/2019	
	8.95% IDFC FIRST BANK 06-08-2025	ECOS	1004.07	12/02/2016	ICRA	AAA	AA	21/05/2019	
	9.17% IDFC FIRST BANK 14-10-2024	ECOS	2544.58	04/09/2017	ICRA	AAA	AA	21/05/2019	

## FORM L-35-DOWNGRADING OF INVESTMENTS - 2

(Read with Regulation 10)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



PART - A

NAME OF THE FUND : PENSION, GENERAL ANNUITY &amp; GROUP BUSINESS

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
-----NIL-----									
<b>B. As on Date <sup>2</sup></b>									
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	502.93	31/05/2016	ICRA	AAA	AA	21/05/2019	ICRA has downgraded rating of IDFC Bonds from AAA to AA+ on Nov 15, 2018

## FORM L-35-DOWNGRADING OF INVESTMENTS - 2

(Read with Regulation 10)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



PART - A

NAME OF THE FUND : LINKED FUND

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
-----NIL-----									
<b>B. As on Date <sup>2</sup></b>									
	8.85% INDIABULLS HOUSING FINANCE 26-09	HTDN	10471.22	09/08/2017	CARE	AAA	AA	17/02/2020	CARE has downgraded this security from AAA to AA+ on 25th Sep,19

**Note:**<sup>1</sup> Provide details of Down Graded Investments during the Quarter.<sup>2</sup> Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

Category of Investment (COI) shall be as per Guidelines issued by the Authority

Sl. No	Particulars	For the quarter ended June 2022				For the quarter ended June 2021				Upto the quarter ended June 2022				Upto the quarter ended June 2021				
		Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	
1	First year Premium																	
	i Individual Single Premium- (ISP)																	
	From 0-10000	11	112	112	19	9	7	7		167	11	112	112	19	9	7	167	
	From 10,001-25,000	25	24	23	84	43	22	22		56	25	24	23	84	43	22	56	
	From 25001-50,000	85	23	23	143	84	25	25		187	85	23	23	143	84	25	187	
	From 50,001- 75,000	18	3	3	23	7	1	1		16	18	3	3	23	7	1	16	
	From 75,001-100,000	50	5	5	63	-	-	-		50	5	5	63	-	-	-	50	
	From 1,00,001 -1,25,000	21	2	2	34	11	1	1		14	21	2	2	34	11	1	14	
	Above Rs. 1,25,000	3	-	-	-	50	2	2		63	3	-	-	-	50	2	63	
	ii Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	677	179	168	13	648	148	148		62	677	179	168	13	648	148	62	
	From 50,001-100,000	724	90	90	20	691	81	80		67	724	90	90	20	691	81	67	
	From 1,00,001-150,000	438	33	32	8	477	37	37		25	438	33	32	8	477	37	25	
	From 150,001- 2,00,000	136	11	10	6	51	4	4		0	136	11	10	6	51	4	0	
	From 2,00,001-250,000	67	4	4	3	145	6	6		5	67	4	4	3	145	6	5	
	From 2,50,001 -3,00,000	69	2	2	4	59	3	3		2	69	2	2	4	59	3	2	
	Above Rs. 3,00,000	339	6	6	7	90	4	3		3	339	6	6	7	90	4	3	
	iii Group Single Premium (GSP)																	
	From 0-10000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	iv Group Single Premium- Annuity- GSPA																	
	From 0-50000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 150,001- 2,00,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	
	1 Individual non Single Premium- INSP																	
	From 0-10000	142	(1,790)	(1,754)	4,913	209	1,579	1,581		91,029	142	(1,790)	(1,754)	4,913	209	1,579	1,581	91,029
	From 10,001-25,000	2,162	12,750	12,514	2,71,316	1,665	10,057	9,866		3,46,130	2,162	12,750	12,514	2,71,316	1,665	10,057	9,866	3,46,130
	From 25001-50,000	7,170	23,437	22,939	2,10,650	5,529	15,896	15,449		2,13,507	7,170	23,437	22,939	2,10,650	5,529	15,896	15,449	2,13,507
	From 50,001- 75,000	2,192	5,176	5,008	59,990	1,994	3,803	3,679		63,759	2,192	5,176	5,008	59,990	1,994	3,803	3,679	63,759
	From 75,001-100,000	6,800	8,926	8,653	92,779	4,954	5,796	5,585		72,136	6,800	8,926	8,653	92,779	4,954	5,796	5,585	72,136
	From 1,00,001 -1,25,000	1,008	1,249	1,179	20,046	1,022	1,129	1,048		20,649	1,008	1,249	1,179	20,046	1,022	1,129	1,048	20,649
	Above Rs. 1,25,000	10,431	5,983	5,555	1,51,713	5,193	3,407	2,963		86,902	10,431	5,983	5,555	1,51,713	5,193	3,407	2,963	86,902
	vi Individual non Single Premium- Annuity- INSPA																	
	From 0-50000	1	(11)	(11)	(486)	(31)	(14)	(12)		(193)	1	(11)	(11)	(486)	(31)	(14)	(12)	(193)
	From 50,001-100,000	6	22	21	130	(25)	12	12		89	6	22	21	130	(25)	12	12	89
	From 1,00,001-150,000	9	8	8	71	(0)	9	9		85	9	8	8	71	(0)	9	9	85
	From 150,001- 2,00,000	4	6	6	97	21	10	10		125	4	6	6	97	21	10	10	125
	From 2,00,001-250,000	2	1	1	16	5	5	3		78	2	1	1	16	5	5	3	78
	From 2,50,001 -3,00,000	12	5	5	111	(0)	-	-		12	5	5	111	(0)	-	-	-	12
	Above Rs. 3,00,000	75	15	15	787	14	6	5		236	75	15	15	787	14	6	5	236
	vii Group Non Single Premium (GNSP)																	
	From 0-10000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-



## FORM L-37 : BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUPS)



Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Date : June 30, 2022

## Business Acquisition through different channels (Group)

Rs. Lakhs

Sl.No.	Channels	For the quarter ended June 2022			For the quarter ended June 2021			Upto the quarter ended June 2022			Upto the quarter ended June 2021		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	-	20	6	-	37	0	-	20	6	-	37	0
2	Corporate Agents-Banks	-	1,56,748	7,702	-	65,582	5,061	-	1,56,748	7,702	-	65,582	5,061
3	Corporate Agents -Others	-	7,765	-	1	3,053	-	-	7,765	-	1	3,053	-
4	Brokers	14	4,92,037	4,323	35	3,02,520	1,952	14	4,92,037	4,323	35	3,02,520	1,952
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	7	69,309	5,076	16	3,22,702	2,218	7	69,309	5,076	16	3,22,702	2,218
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>21</b>	<b>7,25,879</b>	<b>17,107</b>	<b>52</b>	<b>6,93,894</b>	<b>9,232</b>	<b>21</b>	<b>7,25,879</b>	<b>17,107</b>	<b>52</b>	<b>6,93,894</b>	<b>9,232</b>
	Referral Arrangements (B)			-	-	-	0						0
	<b>Grand Total (A+B)</b>	<b>21</b>	<b>7,25,879</b>	<b>17,107</b>	<b>52</b>	<b>6,93,894</b>	<b>9,232</b>	<b>21</b>	<b>7,25,879</b>	<b>17,107</b>	<b>52</b>	<b>6,93,894</b>	<b>9,232</b>

## Business Acquisition through Different Channels (Individual)

	Channels	For the quarter ended June 2022		For the quarter ended June 2021		Upto the quarter ended June 2022		Upto the quarter ended June 2021	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	3,032	2,439	1,049	822	3,032	2,439	1,049	822
2	Corporate Agents-Banks	35,795	20,818	23,978	14,431	35,795	20,818	23,978	14,431
3	Corporate Agents -Others	1,997	884	868	434	1,997	884	868	434
4	Brokers	6,887	1,478	1,221	689	6,887	1,478	1,221	689
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	191	4	455	76	191	4	455	76
	- Others	7,409	6,439	6,713	5,317	7,409	6,439	6,713	5,317
7	IMF	762	532	702	399	762	532	702	399
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	198	68	7,050	746	198	68	7,050	746
10	Point of Sales	-	17	-	-	-	17	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>56,271</b>	<b>32,679</b>	<b>42,036</b>	<b>22,914</b>	<b>56,271</b>	<b>32,679</b>	<b>42,036</b>	<b>22,914</b>
	Referral Arrangements (B)	-	-	-	0	-	-	-	(0)
	<b>Grand Total (A+B)</b>	<b>56,271</b>	<b>32,679</b>	<b>42,036</b>	<b>22,914</b>	<b>56,271</b>	<b>32,679</b>	<b>42,036</b>	<b>22,914</b>

## FORM L-39-Data on Settlement of Claims (Individual)



Name of the Insurer: PNB MetLife India Insurance Company Limited

For the quarter ended June 2022

Date : June 30, 2022

Ageing of Claims									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	280	4,363	392	120	60	50	5,265	6,199
2	Survival Benefit	46,526	15,416	411	91	91	50	62,585	9,256
3	Annuities / Pension	1,420	409	77	37	14	9	1,966	305
4	Surrender	-	9,948	71	10	318	518	10,865	21,848
5	Other benefits	-	939	1	-	-	1	941	2,383
	Death Claims	-	1,203	-	-	-	-	1,203	7,665

## FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	9	-	-	-	-	9	9
2	Survival Benefit	-	10	-	-	-	-	10	94
3	Annuities / Pension	-	60	2	1	-	-	63	812
4	Surrender	-	1,451	2	-	-	-	1,453	1,630
5	Other benefits	-	1	-	-	-	-	1	5
	Death Claims	-	4,031	9	-	-	-	4,040	11,439

- a)Rider Claims (Critical Illness) and money backs are reported in Survival Benefit  
b)Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.



## FORM L-39-Data on Settlement of Claims (Individual)

Name of the Insurer: PNB MetLife India Insurance Company Limited

Upto the quarter ended June 2022

Date : June 30, 2022



Ageing of Claims									
SI.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	280	4,363	392	120	60	50	5,265	6,199
2	Survival Benefit	46,526	15,416	411	91	91	50	62,585	9,256
3	Annuities / Pension	1,420	409	77	37	14	9	1,966	305
4	Surrender	-	9,948	71	10	318	518	10,865	21,848
5	Other benefits	-	939	1	-	-	1	941	2,383
	Death Claims	-	1,203	-	-	-	-	1,203	7,665

## FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims									
SI.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	9	-	-	-	-	9	9
2	Survival Benefit	-	10	-	-	-	-	10	94
3	Annuities / Pension	-	60	2	1	-	-	63	812
4	Surrender	-	1,451	2	-	-	-	1,453	1,630
5	Other benefits	-	1	-	-	-	-	1	5
	Death Claims	-	4,031	9	-	-	-	4,040	11,439

a)Rider Claims (Critical Illness) and money backs are reported in Survival Benefit

b)Rider claims, partial withdrawals &amp; Health Claims are reported in Other Benefits.

## FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE



For the quarter ended June 2022

Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Date : June 30, 2022

Sl. No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	2	3
2	Claims Intimated / Booked during the period	1,371	4,141
(a)	Less than 3 years from the date of acceptance of risk	446	3,986
(b)	Greater than 3 years from the date of acceptance of risk	925	155
3	Claims Paid during the period	1,203	4,040
4	Claims Repudiated during the period	21	22
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	149	82
<b>Outstanding Claims:-</b>			
	Less than 3months	148	82
	3 months and less than 6 months	1	-
	6 months and less than 1 year	-	-
	1year and above	-	-

## Individual Claims

## No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the year	1,048	1,221	18	439	15
2	Claims Booked during the year	9,287	62,670	1,948	10,965	967
3	Claims Paid during the year	4,770	62,192	1,949	10,765	941
4	Unclaimed	495	393	17	100	-
5	Claims O/S at End of the period	5,070	1,302	-	539	24
<b>Outstanding Claims (Individual)</b>		<b>5,070</b>	<b>1,302</b>	<b>-</b>	<b>539</b>	<b>24</b>
	Less than 3months	4,669	1,094	-	395	20
	3 months and less than 6 months	401	208	-	144	4
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

- a)Rider Claims (Critical Illness) and money backs are reported in Survival Benefit  
 b)Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.  
 c) Rejection not included in above summary

**FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE**

Upto the quarter ended June 2022

Date : June 30, 2022

 Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Sl. No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	2	3
2	Claims Intimated / Booked during the period	1,371	4,141
(a)	Less than 3 years from the date of acceptance of risk	446	3,986
(b)	Greater than 3 years from the date of acceptance of risk	925	155
3	Claims Paid during the period	1,203	4,040
4	Claims Repudiated during the period	21	22
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	149	82
<b>Outstanding Claims:-</b>			
	Less than 3months	148	82
	3 months and less than 6 months	1	-
	6 months and less than 1 year	-	-
	1year and above	-	-

**Individual Claims**
**No. of claims only**

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the period	1,048	1,221	18	439	15
2	Claims Booked during the period	9,287	62,670	1,948	10,965	967
3	Claims Paid during the period	4,770	62,192	1,949	10,765	941
4	Unclaimed	495	393	17	100	-
5	Claims O/S at End of the period	5,070	1,302	-	539	24
<b>Outstanding Claims (Individual)</b>		<b>5,070</b>	<b>1,302</b>	<b>-</b>	<b>539</b>	<b>24</b>
	Less than 3months	4,669	1,094	-	395	20
	3 months and less than 6 months	401	208	-	144	4
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

- a) Rider Claims (Critical Illness) and money backs are reported in Survival Benefit  
 b) Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.  
 c) Rejection not included in above summary

Name of the Insurer: PNB MetLife India Insurance Company Limited  
Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Date : June 30, 2022

## GRIEVANCE DISPOSAL FOR THE QUARTER ENDING JUNE 30, 2022

SI No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/ settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Death claims	0	16	1	0	12	3	16
b)	Policy servicing	5	52	16	0	37	4	52
c)	Proposal processing	3	34	20	0	14	3	34
d)	Survival Claims	5	27	14	0	15	3	27
e)	ULIP related	0	1	0	0	0	1	1
f)	Unfair business practices	52	501	226	0	282	45	501
g)	Others	1	21	7	0	15	0	21
	<b>Total Number of complaints</b>	<b>66</b>	<b>652</b>	<b>284</b>	<b>0</b>	<b>375</b>	<b>59</b>	<b>652</b>

2	Total No. of Policies upto corresponding period of previous year	2,57,429
3	Total No. of Claims upto corresponding period of previous year	35,397
4	Total No. of Policies during current year	56,271
5	Total No. of Claims during current year	5,512
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	108
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	29

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	59	100%	-	-	59	100%
b)	15 - 30 days	-	-	-	-	-	0%
c)	30 - 90 days	-	-	-	-	-	0%
d)	90 days & Beyond	-	-	-	-	-	0%
	<b>Total Number of Complaints</b>	<b>59</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>59</b>	<b>100%</b>

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation														Future Bonus Rates (Assumption)	
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22
		As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22		
Par	<b>Non-Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>																
	Life	First 5 Year: 5.30% pa Thereafter: 5.80% pa	First 5 Year: 6.30% pa Thereafter: 5.80% pa	75% to 121% of IALM 2012-14 table	70% to 375% of IALM 2012-14 table	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paid Policies - Rs 225 p.a.	Inforce Policies - Rs 475 p.a. Payout Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year	For Other products > Simple Reversionary bonus: 0% to 4.60% of Sum Assured > Compound Reversionary bonus: 0.13% to 3.26% of Sum Assured plus accrued reversionary bonuses. > Cash bonus: 1.2% to 2.35% of Basic Sum Assured  For Century Plan > Cash bonus: 4.66% to 115.88% of Annualized Premium > Simple Reversionary bonus : 10.31% to 19.31% of Annualized Premium.	For Other products > Simple Reversionary bonus: 1.4% to 4.20% of Sum Assured. > Compound Reversionary bonus: 2.1% to 3% of Sum Assured plus accrued reversionary bonuses. > Cash bonus: 1.2% to 2.35% of Basic Sum Assured  For Century Plan > Cash bonus: 4.66% to 115.88% of Annualized Premium > Simple Reversionary bonus : 10.31% to 19.31% of Annualized Premium.
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	First 5 Year: 6.30% pa Thereafter: 5.80% pa	First 5 Year: 6.30% pa Thereafter: 5.80% pa	75% to 121% of IALM 2012-14 table	70% to 375% of IALM 2012-14 table	NA	NA	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paid Policies - Rs 225 p.a.	Inforce Policies - Rs 475 p.a. Payout Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year	>Simple Reversionary bonus : 1.8% to 3.2% of Sum Assured >Compound Reversionary bonus : 4.25% of Sum Assured	>Simple Reversionary bonus : 1.8% to 3.2% of Sum Assured >Compound Reversionary bonus : 4% of Sum Assured
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Linked -Others</b>																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	<b>Non-Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>																
	Life	First 5 Year: 5.60% pa Thereafter: 5.60% pa	First 5 Year: 5.70% pa Thereafter: 5.40% pa	34% to 303% of IALM 2012-14 table	30% to 860% of IALM 2012-14 table	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paid Policies - Rs 225 p.a.	Inforce Policies - Rs 475 p.a. Payout Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year		
	General Annuity	First 5 Year: 5.55% pa Thereafter: 5.55% pa	First 5 Year: 6.20% pa Thereafter: 5.60% pa	54% to 63% of Indian Individual Annuitants Mortality table 2012-2015, with 1.5% p.a. mortality improvement	100% of Indian Individual Annuitants Mortality table 2012-2015, with 1.5% p.a. mortality improvement	NA	NA	Inforce Policies - Rs 450 p.a.	Inforce Policies - Rs 475 p.a.	0%	0%	5.50% pa	5.50% pa	0%	0%		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	First 5 Year: 5.60% pa Thereafter: 5.60% pa	First 5 Year: 5.70% pa Thereafter: 5.40% pa	34% to 303% of IALM 2012-14 table for mortality.	70% to 193% of IALM 2012-14 table for mortality.	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paid Policies - Rs 225 p.a.	Inforce Policies - Rs 475 p.a. Payout Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year		
	<b>Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Linked -Others</b>																	
Life	Non-Unit Interest Rate: First 5 Year: 5.60% pa Thereafter: 5.60% pa	Non-Unit Interest Rate: First 5 Year: 5.70% pa Thereafter: 5.40% pa	47% to 115% of IALM 2012-14 table	70% to 100% of IALM 2012-14 table	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIET 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 450 p.a.	Inforce Policies - Rs 475 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 25%, based on product and policy year	From 0% to 25%, based on product and policy year			
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	Non-Unit Interest Rate: First 5 Year: 5.60% pa Thereafter: 5.60% pa	Non-Unit Interest Rate: First 5 Year: 5.70% pa Thereafter: 5.40% pa	47% to 115% of IALM 2012-14 table	70% to 100% of IALM 2012-14 table	NA	NA	Inforce Policies - Rs 450 p.a.	Inforce Policies - Rs 475 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 25%, based on product and policy year	From 0% to 25%, based on product and policy year			
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

\* Terminal bonus is also paid as a percentage of total accrued cash bonuses or as a percentage of Sum Assured depending upon the product terms and conditions.

**Valuation data**

The Policy data required for the purpose of valuation is obtained from the policy administration system (Life-Asia and Group-Asia). Various checks are performed on this data to maintain consistency, completeness and accuracy. Data is then modified to make it compatible with the actuarial valuation software, "Prophet".

**Valuation Bases/Methodology**

Assumptions have been updated for FY22-23 w.r.t. emerging experience

Name of the Insurer: PNB MetLife India Insurance Company Limited

GROUP BUSINESS

Quarter End: June 30, 2022

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation															
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)*	
		As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22	As at 30th June 2022 for the year 2022-23	As at 30th June 2021 for the year 2021-22
Par	<b>Non-Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>																
	Life	First 5 Year: 6.30% pa Thereafter: 5.80% pa	First 5 Year: 6.30% pa Thereafter: 5.80% pa	90% of IALM 2012-14 table	90% of IALM 2012-14 table	NA	NA	Rs 60 p.a.	Rs 60 p.a.	2% of Premium Income	2% of Premium Income	5.50% pa	5.50% pa	From 2% to 15% , based on on product and policy year	From 2% to 15% , based on on product and policy year	Simple Reversionary bonus: 2% to 2.25% of Sum Assured.	Simple Reversionary bonus: 1.65% to 2% of Sum Assured.
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Linked -Others</b>																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	<b>Non-Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Non-Linked -Others</b>																
	Life	First 5 Year: 5.80% pa Thereafter: 5.80% pa	First 5 Year: 6.40% pa Thereafter: 5.80% pa	50% to 250% of IALM 2012-14 table	50% to 250% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for experience, or on risk rates provided by reinsurers.	Rs.zero to Rs 50 p.a.	Rs.zero to Rs 50 p.a.	2% of Premium Income	2% of Premium Income	5.50% pa	5.50% pa	From 0% to 8% , based on on product and policy year	From 0% to 8% , based on on product and policy year	<b>NOT APPLICABLE</b>	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -VIP</b>																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Linked -Others</b>																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

\*Terminal bonus is also paid as a percentage of total accrued/cash bonuses or as a percentage of Sum Assured depending upon the product terms and conditions.

The Policy data required for the purpose of valuation is obtained from the policy administration system (Life-Asia and Group-Asia). Various checks are performed on this data to maintain consistency, completeness and accuracy. Data is then modified to make it compatible with the actuarial valuation software, "Prophet".

Valuation Bases/Methodology

Assumptions have been updated for FY22-23 w.r.t. emerging experience

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
16-04-2022	Tata Consultancy Services Limited	PBL	Management	Re-Appointment Of Mr. Rajesh Gopinathan As The Chief Executive Officer And Managing Director Of The Company.	FOR	FOR	Compliant with law. No concern identified regarding profile, time commitments, attendance and remuneration
16-04-2022	Tata Consultancy Services Limited	PBL	Management	Re-Appointment Of Mr. N. Ganapathy Subramaniam As The Chief Operating Officer And Executive Director Of The Company.	FOR	FOR	Compliant with law. No concern identified regarding profile, time commitments, attendance and remuneration.
14-05-2022	HDFC Bank Limited	PBL	Management	Approval and adoption of Employee Stock Incentive Plan 2022.	FOR	FOR	Compliant with Law. Adequate disclosures. No governance concern identified.
14-05-2022	Maruti Suzuki India Limited	PBL	Management	Appointment of Mr. Kenichi Ayukawa as a Whole-time Director designated as Executive Vice-Chairman.	FOR	FOR	Compliant with law. No major governance identified
14-05-2022	Maruti Suzuki India Limited	PBL	Management	Appointment and re-designation of Mr. Hisashi Takeuchi as Managing Director and Chief Executive Officer.	FOR	FOR	Compliant with law. No major governance identified
17-05-2022	Larsen & Toubro Limited	PBL	Management	Alteration of the Object Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No concern identified with respect to altered objects.
17-05-2022	Larsen & Toubro Limited	PBL	Management	Approval for Related Party Transaction with L&T Finance Limited.	FOR	FOR	Compliant with law. No concern identified on the disclosures provided by the Company.
17-05-2022	Larsen & Toubro Limited	PBL	Management	Appointment of Mr. Pramit Jhaveri (DIN:00186137) as an Independent Director.	FOR	FOR	Compliant with law. No major concern identified.
09-06-2022	Tata Consultancy Services Limited	AGM	Management	To receive, consider and adopt: a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2022, together with the Reports of the Board of Directors and the Auditors thereon; and b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2022, together with the Report of the Auditors thereon.	FOR	FOR	Unqualified financial statements. No governance concern identified.
09-06-2022	Tata Consultancy Services Limited	AGM	Management	To confirm the payment of Interim Dividends on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year 2021-22.	FOR	FOR	Sufficient funds available. No concern identified.
09-06-2022	Tata Consultancy Services Limited	AGM	Management	To appoint a Director in place of N Ganapathy Subramaniam (DIN 07006215) who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with the law, no major governance concern

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM / PBL)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against / Abstain)	Reason supporting the vote decision
16-04-2022	Tata Consultancy Services Limited	PBL	Management	Re-Appointment Of Mr. Rajesh Gopinathan As The Chief Executive Officer And Managing Director Of The Company.	FOR	FOR	Compliant with law. No concern identified regarding profile, time commitments, attendance and remuneration
09-06-2022	Tata Consultancy Services Limited	AGM	Management	Appointment of B S R & Co. LLP ("BSR"), Chartered Accountants (Firm Registration No.: 101248WW-100022), as Statutory Auditors of the Company.	FOR	AGAINST	Non-Compliant with Regulation 36(5) of SEBI LODR: F
09-06-2022	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tata Sons Private Limited and/or its subsidiaries, Tata Motors Limited, Jaguar Land Rover Limited and/or its subsidiaries and the subsidiaries of the Company (other than wholly owned subsidiaries).	FOR	FOR	No Major governance Concern has been observed.
09-06-2022	Tata Consultancy Services Limited	AGM	Management	Place of keeping and inspection of the Registers and Annual Returns of the Company.	FOR	FOR	Compliant with the law, no governance concern identified
22-06-2022	State Bank of India	AGM	Management	To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2022, the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts and the Auditor's Report on the Balance Sheet and Accounts.	FOR	FOR	As per Law.
25-06-2022	Infosys Limited	AGM	Management	To consider and adopt the audited financial statements (including the consolidated financial statements) of the Company for the financial year ended March 31, 2022 and the reports of the Board of Directors ("the Board") and auditors thereon.	FOR	FOR	Unqualified Financial Statements. Compliant with Accounting Standards.
25-06-2022	Infosys Limited	AGM	Management	To declare a final dividend of ₹16 per equity share for the year ended March 31, 2022.	FOR	FOR	Sufficient funds available, no concern identified.
25-06-2022	Infosys Limited	AGM	Management	To appoint a director in place of Nandan M. Nilekani (DIN: 00041245), who retires by rotation and, being eligible, seeks reappointment.	FOR	FOR	Compliant with law, no governance concern identified in the proposed appointment.
25-06-2022	Infosys Limited	AGM	Management	Reappointment of Deloitte Haskins & Sells LLP, Chartered Accountants, as statutory auditors of the Company.	FOR	FOR	Compliant with law. No governance Concern has been identified.
25-06-2022	Infosys Limited	AGM	Management	Reappointment of D. Sundaram as an independent director.	FOR	FOR	Re- appointment compliant with law. No concern identified.
25-06-2022	Infosys Limited	AGM	Management	Reappointment of Salil S. Parekh, Chief Executive Officer and Managing Director of the Company, and approval of the revised remuneration payable to him.	FOR	FOR	Re- appointment compliant with law. No concern identified.



FORM L-45 OFFICES AND OTHER INFORMATION



As at : June 30,2022

Name of the Insurer: PNB MetLife India Insurance Company Limited  
Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	118
2	No. of branches approved during the year	23
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	119
7	No. of branches approved but not opened	22
8	No. of rural branches	0
9	No. of urban branches	119
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	10
	(d) Women Director	2
	(e) Whole time director	0
11	No. of Employees	
	(a) On-roll:	20469
	(b) Off-roll:	198
	(c) Total	20667
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	14546
	(b) Corporate Agents-Banks	15
	(c)Corporate Agents-Others	10
	(d) Insurance Brokers	143
	(e) Web Aggregators	9
	(f) Insurance Marketing Firm	43
	(g) Micro Agents	0
	(h) Point of Sales persons (DIRECT)	82
	(i) Other as allowed by IRDAI (To be specified)	0

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	19,753	13,073
Recruitments during the quarter	2,693	1,886
Attrition during the quarter	1,977	111
Number at the end of the quarter	20,469	14,848